

# Finance Committee

## General Terms of Reference

The Finance Committee of Margin Art & Media PLC is established to oversee the financial strategy, capital structure, and fiscal discipline of the Company in support of its long-term sustainability and cultural objectives.

## 1. Purpose

The Committee shall:

- Provide oversight of financial planning, budgeting, and capital allocation.
- Monitor liquidity, investment strategy, and capital market activities.
- Protect the Company's zero-debt financial philosophy.
- Ensure prudent stewardship of shareholder funds and museum assets.

## 2. Responsibilities

The Committee shall:

- Review annual budgets and long-term financial forecasts.
- Oversee the allocation of flotation proceeds and capital expenditure for museum development.
- Monitor treasury management and cash flow.
- Review risk exposure, including market, operational, and international risks.
- Oversee financial reporting prior to Board approval.
- Monitor compliance with stock exchange reporting obligations.
- Ensure appropriate insurance coverage for museum properties and collections.

### **3. Financial Philosophy**

The Committee operates under principles of:

- Asset ownership over leverage.
- Conservative capital management.
- Long-term institutional stability.
- Anti-risk positioning in volatile economic environments.
- Full transparency to shareholders and stakeholders.

### **4. Composition**

- Minimum three directors.
- Majority independent Non-Executive Directors.
- The Chief Financial Officer shall attend meetings by invitation but shall not chair the Committee.