

## **ABSTRACT**

Some people or companies set aside their income to charity in the form of investment. Investments used was 50% for investment assets at risk in the form of shares of five companies and 50% for risk-free assets from the initial funding. In the charity fund investment arrangements, will be used three different policies with a Monte Carlo simulation to simulate the investment part of the assets at risk.

The first policy that is, charity fund payments paid by a constant percentage of total investments each year. The second policy, a charity fund payments paid by a constant percentage, but of the average total investment of the previous three years. While the third policy, payment is taken from the investment gains in the year-end total investment ..

Based on the research conducted, the first investment policy last up to 39 years and the payment of charitable funds up to 23 years with an average payment of 246 864 rupiah. In the second investment policy last up to 28 years and the payment of charitable funds to 22 years with an average payment of 244 037 rupiah. And the third policy investment to survive up to 39 years and the payment of charitable funds up to 38 years with an average payment of 211 410 rupiah.

**Keywords:** Monte Carlo Methods