

CENTRE COUNCILS - FINANCIAL PROCEDURES

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General Note - The Head Office Finance Team can provide advice and support to Centres on all matters relating to Centre Finances, VAT, bank accounts, etc. Please either phone or email.

All standard forms, templates, spreadsheets, etc that have been drawn up to help Centre Honorary Officers with maintaining Centre financial records are available by request from the HQ Finance Team. They are only made available to Centre Officers.

2. Relationship to CIWM as a Whole

The Centres are not separate legal organisations. They are a part of CIWM and must therefore abide by CIWM's Constitution and Charitable Objectives.

CIWM's Trustees have responsibility for all CIWM's affairs including all Centre matters, including financial matters. In practice this is delegated to various Committees and to each Centre Council and its Honorary Officers; but Trustees have the final oversight and, if necessary, can over-ride local decisions or make any decisions/take actions on behalf of or in place of the Centre Council.

At year end, each Centre's Statement of Income and Expenditure is consolidated into the CIWM Financial Statements to be reported to the membership. Cash and bank balances held by Centres form part of the total financial resources of the Institution as a whole.

Centres bank balances are, therefore, part of CIWM's charitable funds and can only be used in furtherance of the Institution's 3 charitable objectives. In particular, they cannot be used to pay for items that either benefit only a small segment of the membership, or clearly have no real charitable purpose (e.g. subsidising meals/drinks at social events; or paying for meals/delegate fees for Centre Councillors and others except as allowed in Section 9). Please also see more detailed information about Centre expenditure in Section 9. If there is any doubt or concern about specific expenditure, advice should be sought from the Head Office Finance Team.

Centre accounts follow the same financial periods as the Institution which is the calendar year.

3. Centres Financial Purpose - to Break Even or Make Small Surpluses

The purpose of the Centres is to help the Institution deliver its services and facilitate its Objects at a local level particularly by providing easy, local access for members to events, technical updates and networking opportunities.

All Centres should aim to be self-financing each year i.e. to break even or to make a small surplus.

4. Guidance about the kind of events Centres can run.

Centres are not expected and, are specifically not authorised by Trustees, to undertake any commercial activities of their own. Centre activities are expected to be low cost with minimal commercial risk.

Trustees also expect Centres to help CIWM comply with the specific tax and charity legal requirements that relate to when charities can, and cannot, undertake commercial activities generating profits/surpluses.

In brief, tax legislation provides that surpluses generated on trading activities (which includes running events) must be used solely for the charitable purposes of the charity **and** the trade must satisfy at least one of the following 3 conditions:

- The trade is a charitable trade (either meeting a primary charitable purpose or mainly carried out by beneficiaries) or is ancillary to carrying out a primary purpose of the charity;
- Non-charitable trading turnover falls below the charity's small trading turnover limit (£50k in total for the whole of CIWM – HQ and all Centres); or
- The trading activity is a VAT exempt fundraising event – CIWM does **Not** organise any event that meets this condition.

The Charity Commission's guidance on tax and trading states that "*charities may carry on trading activities which contribute directly to the furtherance of their charitable objects; or (where the purpose is to raise funds for the charity) activities which do not involve significant risk*". It goes on to say "*Where trading (other than trading in pursuit of its charitable objects) involves significant risk to a charity's assets, it must be undertaken by a trading subsidiary*".

CIWM Trustees expect Centres to classify events as either (a) primary purpose; (b) ancillary to a primary purpose event; (c) non-charitable but can be included in the small trading turnover limit of £50k; or (d) must be managed and delivered via CIWM Enterprises Limited.

Further information and assistance about the definition of these key terms can be obtained from the Head Office Finance Team.

Centre events such as technical updates, low cost networking opportunities and site visits would normally be classified as either primary purpose or ancillary to primary purpose.

Whereas, events that are more commercial in nature such as, conferences and exhibitions; and social events (such as Christmas lunches) would normally be classified as trading events and, if of a larger size, should be managed and delivered via CIWM Enterprises Limited.

In order to ensure that the £50k limit can fully accommodate all Centre events that have to be classified as "non-charitable" and, therefore, come into the small trading turnover exemption, Trustees have decided that every Centre event must not exceed an anticipated income upper limit of £25k. Where a Centre expects an event to generate income exceeding £25k, they should contact the Head Office Finance Team.

Please see also the advice concerning unusual or exceptional events (section 7) for which Centres must obtain specific approval from Trustees in advance of entering into any contractual arrangements.

5. Planning/Budgeting for the financial year

Best practice is for each Centre to draw up a rolling outline plan of its activities for at least the subsequent two years, filling in more detail and extending it at each Council meeting. This then provides the framework for setting the initial annual budget each autumn.

As a minimum, though, Centres should draw up a plan for each calendar year about 3 months in advance and use this to establish an initial budget for the year's events and activities. This will help to inform decisions about individual events and activities and help the Centre to achieve either break even or a small surplus.

By preparing an annual budget, Centre Councils will be able to determine whether sufficient surplus funds (taken together with offers of free venues and/or event sponsorship) will be generated to enable other relevant events (e.g. technical talks, site visits) to be offered free of charge to members and/or non-members.

6. Centre Events

Please see the detailed Centre Event checklist for details of how to set up and organise an event using the iMIS Database. A copy of this checklist is available from CIWM HQ.

7. Exceptional Events

Risk Thresholds agreed by Trustees to define "exceptional events" designed and delivered by Centres are:

- greater than 200 guests at the event on the day; and/or
- total value (revenue) of the event exceeds £25,000, and / or
- Where the event includes other complexities including:
 - (i) external exhibition area(s); or
 - (ii) demonstration of working equipment or vehicles; or
 - (iii) an event venue in unusual location eg not on land; on a river bank; or
 - (iv) away from a public or commercial event venue - eg on a farm; or
 - (v) away from a waste / resources management facility, or
 - (vi) at any location not used to managing events or visits.

It is not possible to give a fully inclusive list of "exceptional" venues or other potential "exceptional" risks, but Centre Councils are likely to recognise where such conditions exist. If in doubt Centres are advised to err on the side of caution and seek Head Office advice.

Such large or complex events run by regional Centres are - by definition - very much the exception in CIWM.

To hold such an event will include very detailed planning and will include a report to the CIWM Trustees confirming that appropriate arrangements have been made and requesting approval to proceed.

For health and safety management this will involve detailed arrangements made with the venue or the event organiser / service providers. For guidance, a Centre considering such an event should raise the matter as early as possible - usually more than 6 months in advance - with the Chief Executive Officer.

Proposals for such an "exceptional" event must include details of the event itself together with an assessment of its commercial and other risks and the additional precautions that will be necessary. Those precautions may include:

- Amendments to the design and delivery of the event;
- Arrangements made through / with the venue / organiser
- Additional insurance cover
- Additional arrangements for health and safety management for the event.

8. Determining Event Ticket Costs

When deciding how much to charge for tickets to Centre events the following must be allowed for:

- a) Covering the costs of expenses related to the event including any applicable VAT e.g. venue cost; meals for the speaker and other guests; provision of refreshments for all delegates;
- b) Contingency allowance for a percentage of tickets to remain unsold and/or for unexpected costs;
- c) Small surplus - say 5% to 10% of total income expected from the event;

d) VAT - currently charged at 20% of the basic ticket price.

Suggested process to establish ticket price

Centres are advised to undertake this process as follows:

- collate details of all known/expected costs including any applicable VAT;
- make a reasonable estimate of number expected to attend – n.b. deduct any free/complimentary delegates;
- divide total costs (from step 1) by expected number of delegates (step 2) to arrive at a basic ticket price;
- add a percentage to cover contingencies as in (b) above and a small surplus as in (c);
- add 20% to the resulting total;
- round this figure up to a suitable whole pounds amount (for ease of administration, banking).

Where a Centre sets delegate fees at different rates for different categories of delegates (e.g. members, students, etc) an estimate of the expected mix of delegates should be taken into account when setting the ticket prices.

Trustees have decided that CIWM members (at all grades) should always receive the best available deal for regular tickets.

Some Centres use “standardised delegate prices” for certain kinds of events. These should be reviewed periodically to ensure that they continue to provide for each event to, at least break even, or make a small profit.

9. Centre Expenditure

General Expenditure

Expenditure should only be incurred for events/items that are clearly intended to help the Institution deliver its 3 charitable purposes at the local level.

Centre funds are not intended to be used to pay for accommodation, drinks, meals and similar expenses generally either for Centre Councillors, members or others. Therefore, Centres should avoid expenditure beyond reasonable speaker and guest hospitality and expenses. Payment for food/drinks for members or others at social events is not appropriate because such events do not directly support or further CIWM’s charitable purposes.

Centre funds are not intended to pay for Centre Councillors’ attendance at events or Centre Council meetings whether that is payment of delegate fees or travel expenses. See also the table below.

However, the provision of appropriate refreshments (which would not normally include any alcoholic drink) at Centre Council meetings is acceptable, providing that the expenditure incurred is modest and reasonable.

Centres are encouraged to make use of virtual attendance via conference telephone where possible and, particularly, where excessive time and cost will be incurred in travelling.

If in doubt about the appropriateness of expenditure, advice should be sought through either the Head Office Finance Team or the Chief Executive Officer’s office.

Large or unusual expenditure may also need Trustee approval which must be sought in advance of a Centre entering into any contractual arrangement. There is a defined procedure for obtaining approval for unusual events, which covers expenditure and contracts in connection with such events.

N.B. Social Events are important and valuable for delegates but they do not, per se, contribute towards the delivery of CIWM's charitable purposes and, therefore, places at social events (whether organised by the Centre or any other organisation) should not normally be offered free of charge to anyone (member or non-member). Occasional exceptions can be made for a limited number of special guests.

Donations to other charities

Under charity law, CIWM's (and therefore Centres') funds can only be used in connection with CIWM's charitable purposes. Charities are not allowed to donate their funds to other charities except in certain circumstances as covered by the Charity Commission definition of "permitted incidental activity".

Centres should not, therefore, be making donations to other charities from Centre funds. Where a voluntary collection for a named charity has been held at an event (see Section 13), Centres may wish to "top it up" to a round sum amount. This is acceptable providing that there is only one such charity collection in each calendar year and the sum expended from Centre funds does not exceed £100.

Sponsorship of events held by third parties/Attendance at third party events by Centre Councillors, members or others

CIWM Centres often collaborate with other organisations to jointly arrange and promote meetings and events with a common content and/or purpose relevant to CIWM's business activities and/or charitable purposes and they share the costs with the other organisation on an agreed basis as approved by Centre Council.

Centres do not normally assist in the organisation, promotion or delivery of other events organised by third parties; and specifically, cannot assist in their financing whether by sharing payment for expenses or by providing sponsorship.

Apart from relevant events in the table below, Centres do not pay for Centre Councillors, members or others to attend third party events.

Reimbursing Centre Councillor/other Centre members expenses

The table below shows in which circumstances travel expenses may be paid to Centre Councillors and/or other Centre members: -

Type of Event	Expenses Payable?	Comments
Centre Council meetings	No	Encourage remote attendance via conference calling. The Head Office IT team can assist with setting up this facility if required.
Open Meetings – Organiser (that is – the Centre Councillor/other person authorised by Centre Council to take responsibility for organising the event).	Yes	Expenses can be reclaimed by up to 2 organisers for travel and, if necessary, the cost price for their delegate places; but note that many venues allow organisers to attend free of charge. These expenses are paid by the Centres and form part of the costs of running that event and should be included in the calculation of the ticket price – see point 4 above. These expenses are not repayable by Head Office.
Open Meeting – Anyone else	No	
External – if a relevant body on which CIWM would wish to be represented	Yes – if agreed in advance with Head Office	Claim via Head Office Note this would usually be for attendance at meetings of relevant bodies approved by Trustees; or by special arrangement agreed in advance with the Chief Executive or CIWM Head Office Technical Team.
CIWM National	Yes – if agreed in advance with Head Office	CIWM Head Office staff will have arranged/agreed attendance with specific individuals in advance. Claim via Head Office
CIWM conferences/ dinners	No	Except for those who have been advised in advance that their place will be paid for either by Head Office or by the award of a bursary by the Centre Council. Claim as advised.

10. IT Purchases

Centres can purchase IT equipment for local use needed for the organisation of Centre activities. This is subject to the purchase being part of the Centre's general break even plan for that financial year – that is, the cost of the item can be fully covered by profits made by the Centre from its activities in that same year. All procurements should be made through Head Office. This is to help ensure consistency of technology, use of approved suppliers, access to supplier discounts and should help to reduce duplication. The equipment remains the property of CIWM and, when relevant, must be passed onto new Centre officers.

11. Procurement of Support Services (including additional event management or administration support.)

Some Centres wish to procure specialist support services such as Member surveys, additional administrative support or expertise to support local consultation work.

Head Office can advise about the three models of obtaining additional administrative support approved by Trustees.

To ensure good financial governance Centres will need to be able to demonstrate that the expenditure is:

- (a) fully covered by existing surplus funds and bank balances, **and**;
- (b) their general break even plan for that financial year includes generating a surplus at least equivalent to that expenditure, **and**;
- (c) if any payment is to be made to an individual(s) it has been approved in advance by the Head Office Finance Team; **and**
- (d) such payment will only be made via the CIWM payroll under deduction of tax, **and**;
- (e) any legal documentation has been submitted to Head Office for review; **and**
- (f) prior approval (including for the signature of legal contracts) has been obtained from Head Office, which may include approval by Trustees through the appropriate Committee/Board.

Centres should consult with Head Office in good time before embarking on such expenditure not only to obtain the appropriate approvals but also to enable the Institution as a whole to obtain maximum best value for money, utilise other Head Office support and ensure 'fit' with similar work done elsewhere in the Institution.

12. Use of Surpluses

Surplus funds should be used only in support of CIWM's Charitable Objectives and might include items such as the following:

- a) The purchase of minor equipment and consumables for the Centre and its Officers;
- b) Bursaries to enable local members and, where appropriate, non-members to attend CIWM events e.g. NMN events; CIWM's annual Conferences;
- c) Educational support e.g. attending University Open Days; supporting students and NMN members.

13. Centre Bank Accounts

What kind of banking facility? Centres are encouraged to use online banking where it can be done securely. Help and support can be provided by Head Office if required.

Who Manages? – Each Centre has its own current account. The bank/ building society normally sends all statements and correspondence to the Centre Treasurer directly; but, if arranged in advance, post may be directed to Head Office for forwarding. The Centre Treasurer is responsible for managing and checking the account.

Signatories – The procedures for signatories on Centre bank accounts are specified in Regulation 52 of the Constitution.

Two signatories are required for payments, whether by cheque or by online banking, one of which must be an Elected Centre Councillor and the other either the Centre Treasurer or Centre Secretary.

Debit cards may not be used for the Centre bank accounts. This is because their use does not require approval by a second person. Therefore, a single card holder, acting alone, could (subject to the bank's daily limits) withdraw the entire bank balance.

Centres may have credit cards but Centre Council formal, minuted approval must be obtained before any application is made, and the Head Office Finance Team must be informed.

Credit cards must be held by a Centre Council approved person, usually the Treasurer. The limit on the card should be set at between £500 and £750. Credit cards should only be used for small incidental or online purchases. Large purchases should be invoiced by suppliers to the Centre so that payment can be made by bank transfer.

Investment of Surpluses – It is recommended that, where possible, any monies not required for day-to-day activities be kept in a high interest rate deposit account. As with the current account, any deposit accounts are the responsibility of the Centre Treasurer and all transactions must require two signatories. Help and support in accessing appropriate accounts can be provided by Head Office if required.

Handling Cash - It is vital at all times to have a bank trail of all income and expenditure. If cash is received it should be banked intact as soon as possible.

Payments should not be made in cash. Where a cash payment is absolutely necessary, a receipt signed and dated by the supplier must be obtained.

If items have been bought by an individual for an event on behalf of a Centre, reimbursement should be made using the standard CIWM expenses claim form supported with receipts. This should be paid by cheque or bank transfer.

No expenses should be reimbursed in cash.

Payment methods

Cheques/Bank Transfers -Cheques should be used in strict sequential order.

Blank cheques must not be pre-signed.

Bank transfers should have a clear narrative to show what the payment is for.

Receipts from customers/others

Centres are encouraged to make maximum use of online banking and to encourage customers to make direct payments into the Centre bank account.

For companies this will normally be by BACs transfer. For individuals, a direct payment can be made using online banking.

Cheques and Cash should be banked as quickly as possible after receipt. Cash should be banked intact and should not be used to pay for any purchases or reimburse expenses incurred.

Receipts by Credit/Debit Cards

Centre events are organised via the iMIS system, which enables payments by credit or debit card to be taken with monies received into the dedicated Head Office bank account.

Where, unusually, customer credit card payments cannot be taken via iMIS, please contact the Head Office Finance Team who will assist with this.

Please note that CIWM does not accept American Express or Diners cards.

Reimbursement of monies to Centres - Head Office will reimburse the Centres bank accounts for card payments taken on a regular basis – generally once each event has been held and the Centre has advised that all requests for credits/reimbursements have been dealt with.

Centres will be notified via an email from the Finance Team that the transfer has been completed and the date the sum will be credited to their bank account. The bank transfers made will include relevant details that should show on Centre bank statements.

Please note: Under no circumstances should credit card details be sent by email – either to Head Office or to/from delegates. Transmission by email is not secure and is NOT allowed under the credit card merchant rules.

Please only use phone, post or fax to transmit credit card details.

All booking forms should include a clear statement that customers should not send CIWM credit card details by email as this is not a secure method of transmission.

14. Centre Finance Bookkeeping

Bookkeeping – Centres are responsible for keeping their own financial records of income and expenditure; but are encouraged to seek advice when necessary from the Head Office Finance Team at any time.

The required records include:

- a) Cash book (on an Excel Spreadsheet). This is a detailed listing of all income and expenditure throughout the year showing individual transactions with dates for receipts banked and payments made (cheque or bank transfer).
- b) Bank/ Building Society statements and any cheque books/ paying in books.
- c) Purchase invoices received from suppliers.
- d) Sales invoices raised together with a listing of all invoices raised during the year which should include annotation of amounts received/outstanding. This list covers invoices raised under “Sales Invoicing” below.

e) Listing of Sales Receipts issued – this should include the details for each individual/company (name, sales receipt number, amount, event details) to whom a receipt has been issued, the date the monies were banked and clear totals so that where monies are banked together each banking can be reconciled back to the bank statements. This list covers the receipts raised under “Sales Receipts Documents” below.

f) Credit card statements (if applicable)

g) List of Creditors (details of money owed to suppliers) and Debtors (details of money due to Centre from customers) – these are needed at the end of each financial year – i.e. at 31st December annually.

The Head Office Finance Team can issue template spreadsheets for the cash book, sales invoices, debtor/ creditor listing and credit card reconciliation.

Templates are also available for invoice and receipt documents and the relevant listings.

These templates enable Head Office to help the Centre Treasurers effectively by ensuring standardisation across the Centres.

Bookkeeping is done by the Centre Treasurer. This will be done throughout the year on a regular ongoing basis and will include:

- entering all details onto the cash book spreadsheet with a reconciliation to the bank statements,
- raising sales invoices and
- making supplier payments as necessary.

It is also advisable to check regularly that all sales invoices have been paid in full and to chase any outstanding debts on a regular basis.

All financial records are to be made available to Head Office as required and must be retained for a period of 6 years.

VAT – The Institution as a whole is registered for VAT, which means we must account for VAT on all income and expenditure. VAT returns are dealt with at Head Office but it is important that the Centres follow VAT rules.

Centres should ensure that suppliers provide proper VAT invoices where applicable in order for the Institution to reclaim the VAT on purchases.

Similarly, Centres should issue VAT invoices for all sales – see below for further details.

VAT is charged on all Centre events and sales.

CIWM’s VAT number is: 232 8003 02

General

Head Office Finance Team can advise on any queries relating to VAT and other book keeping issues.

Sales Invoicing

Sales invoices must, by law, include certain specific details including:

- (a) invoice date
- (b) A unique identifying number for the document
- (c) Details of good/services being supplied
- (d) Net price being charged (i.e. excluding VAT)
- (e) Amount of VAT
- (f) VAT rate (i.e. 20%)
- (g) Gross amount to be paid (i.e. amount inclusive of VAT)
- (h) Customer name and full trading address
- (i) Full company legal information for CIWM as shown on the headed paper – that is, Institution's full name, registered office address, fact that it is incorporated by Royal Charter and the Registered number, VAT registration number, registration numbers with the Charity Commission in England and also that in Scotland.

Re. unique invoice numbers - Please note that each Centre is asked to use an abbreviation of its name as the first few characters of this number so that misdirected receipts from customers can be more easily identified.

Thus, East Anglia Centre – EA; North West – NW; North East – NE; Northern Ireland – NI; Republic of Ireland - ROI; Scotland - S or Scot; Wales – W; South West – SW; Midlands – M; and London – L or Lon. Use of the current calendar year within the sales invoice number may also be helpful for reconciling receipts or resolving queries. An example would be: EA2017/1; EA2017/2; EA2018/1; etc

IMPORTANT: Sales to companies based anywhere abroad

Please contact the Head Office Finance Team for assistance. Special VAT rules and reporting apply depending on country concerned. Full Sales Invoices **MUST** be raised for all overseas companies.

Sales Receipts documents

In some situations, for example where cash or cheques are handed in at an actual event, it may be helpful to issue a receipt. But please note that receipts can **only** be used for sales with a total value (including the VAT) of less than £100. They must show the following information:

- (a) Full company legal information for CIWM as shown on the headed paper – that is, Institution's full name, registered office address, fact that it is incorporated by Royal Charter and the Registered number, VAT registration number, registration numbers with the Charity Commission in England and also that in Scotland
- (b) Customer's name
- (c) Date
- (d) Unique identifying number
- (e) amount received
- (f) details of goods/services being supplied.

However, their general use is not recommended and Centres should be aware that some customers will also wish to receive a proper full sales invoice which includes all the information shown above.

15. Centre Finance Reporting

Reporting to Centre Council

The Centre Treasurer (or where applicable, the Centre Secretary) should submit a report about the Centre's finances to every Centre Council meeting. Where possible this should be a written report but a verbal report (with details noted in the meeting minutes) is adequate.

The report should include details of:

- Amount held at bank;
- Results of recent events;
- Information relating to expenditure for forthcoming events;
- Details about amounts owed to the Centre or owed by it;
- Other relevant information.

Quarterly Report to Head Office – The constitution requires Centre Treasurers to complete quarterly returns for the periods ending 31st March, 30th June, 30th September and 31st December. These are sent to the Head Office Finance Team for checking. In practice, quarterly reports may not be necessary especially where there have been few financial transactions in a particular quarter. However, recommended best practice is that quarterly reports are prepared. Support will be given by the Head Office Finance Team as required.

The report will consist of the cashbook (sent electronically) and copies of the relevant bank statements, credit card statements, purchase invoices and a list of sales invoices, list of sales receipts, debtors and creditors if required.

Annual Accounts – The Institution's financial year end is 31st December. As part of the year end process Centres are required to produce a 'Statement of Income and Expenditure' for the year. The Head Office Finance Team prepare this statement for the Centre upon receipt of either the final quarterly financial report or the financial records for the whole calendar year.

The finalised Centre Accounts are forwarded by Head Office to the Centre Treasurer for review.

They are audited by the 2 elected Centre Auditors.

Additionally, each Centre's Annual Accounts are reviewed by the Institution's external auditors as part of their main audit of the Institution's Financial Statements.

Annual General Meeting- The Centre Treasurer presents the Centre's audited accounts at the Centre's AGM each year.

Inclusion in Institution's overall Financial Statements - Additionally, each Centre's Annual Accounts (income, expenditure, surplus or deficit for the year, bank balances, debtors and creditors) are incorporated into the Institution's overall Financial Statements. These are subject to external audit and, once finalised, are presented to Members of CIWM at the Institution's Annual General meeting.

16. Collections for Charities

CIWM is a Registered Charity and complies with the requirements and guidelines as set out by the Charity Commission and the Charities Act 2011.

Charities are not allowed to donate their funds to other charities except in certain circumstances as covered by the Charity Commission definition of "permitted incidental activity".

CIWM charity collections should therefore be:

- occasional (i.e. do not happen at every meeting) and,
- by invitation to attendees to donate for a clearly identified and named charity. There would, therefore, be no requirement to donate - i.e. not a specific sum added to the ticket price - and individuals can choose not to donate if they wish.

CIWM (whether HQ or Centre) acts only as a conduit to enable individuals to contribute together to that named charity.

Taken together, all of the above mean that Christmas Centre event collections can be considered to come within the Charity Commission definition of "permitted incidental activity". Care should be taken if deciding to introduce any other charitable donations associated with Centre events.

Best practice for charitable donations at Centre events includes:

- The intended recipient / cause should be clearly identified on promotional materials and tickets / invites.
- If possible a representative of the recipient should be invited as a non-paying guest to the event and asked to introduce their cause in a short presentation. The representative should be required to count and record the sum collected with at least one representative of the Centre event team, and – preferably – to be responsible for taking the money collected away, for banking or lodging with the venue owner or whatever arrangement they prefer to make.
- Centres should avoid managing the cash collected wherever possible. If required to do so arrangements should be made to verify the amount collected by two Centre representatives or with a representative of the venue if they are to be involved in managing the cash.

Arrangements should be made in advance of the event to either bank the full sum collected as soon as practicable on the day it is collected or to lodge the cash with the venue for the event. If necessary, this can subsequently be deducted from the venue's bill for the event.

Arrangements should also be made – preferably in advance if the recipient is not present on the day - to make a payment in full of the sum collected to the chosen charity as soon as practicable after the event, preferably within 6 weeks of the event. In exceptional circumstances by prior agreement the payment can be made at the next suitable CIWM event after the event such as the Centre AGM. However, this should be the exception.

Centres may wish to "top up" a voluntary collection for the named charity to a round sum amount. As stated above, charities are not allowed to donate their funds to other charities except in certain circumstances as covered by the Charity Commission definition of "permitted incidental activity". Therefore, Centres should not make large donations from their funds; but could "top up" a collection providing that: there is only one such charity collection in each calendar year and the sum expended from Centre funds does not exceed £100.

17. Gift Aid and Collections for Charities

Occasionally there will be a request for CIWM Centres to provide Gift Aid arrangements for the individual recipient charity of a proposed collection.

Centre Councils are advised that the regulations for Gift Aid claims, including all practical arrangements for making and evidencing claims, are specified by HMRC. They include the requirement that **only** the charity receiving the donations can make the claim for tax relief to HMRC and, to do so, must have all the relevant information and evidence pertinent to each individual donor.

Because CIWM (and the Centre) acts only as a conduit for these collections, enabling individuals to contribute together to another named charity, Trustees have decided that it is not appropriate for CIWM or Centres to either be involved in, or take any responsibility for, claims for gift aid in respect of the monies collected for the named charity.

Therefore, for Gift Aid to be offered on collections at a CIWM Centre event, the named charity should send a representative to attend the event and they must take control of all aspects of the collection; taking responsibility for:

- Providing declarations for attendees to complete and a suitable method of matching individual donations to declarations – usually this would be by means of gift envelopes;
- Collecting the envelopes;
- Opening, counting and banking the collection; and
- Collating and retaining the evidence provided on the individual donor envelopes to substantiate a tax relief claim.

Where charities are not able to attend the event, Trustees have decided that Gift Aid cannot be offered, because CIWM and Centres cannot take responsibility for collecting gift envelopes and then delivering them unopened and uncounted to another charity. Apart from the risk of loss or theft, it also poses a safety/security risk for the persons involved.

In these circumstances, the following procedure should be adopted– namely to have the collection counted at the event by at least two Centre Councillors (or other persons authorised by Centre Council) and for it to be either lodged with the venue and deducted from the bill or, where this is not possible, banked the next morning. This minimises the risks posed by transporting money.

N.B. No expenses are to be paid out of charity collections. The charity representative must either take away the whole collection or it must be lodged with the venue/banked intact – with no deduction for any reason.

18. Insurances

Liability insurance

Head Office maintains a “Clubs and Associations – Trustees and individual liability” policy which provides cover for all Trustees and others against liability for claims in respect of either actions or decisions taken/made in good faith on behalf of the CIWM Group and its business activities, providing that they are acting in a voluntary capacity. No cover is provided for any activity for which the Trustees/other is receiving any payment from the CIWM Group including Centres (other than reimbursement of appropriate and reasonable travel/subsistence expenses).

Travel insurance

Centre Councillors and others are not normally expected to need to undertake any long distance or foreign travel on behalf of either CIWM or Centres. CIWM does NOT provide any travel insurance cover for Centre Councillors or others.

One Centre Representatives meeting is arranged each year to which it is expected that every Centre will send, at least, one representative. CIWM does not provide travel insurance as of routine in respect of this meeting except as provided for relevant Trustees – see below. However, where Centre Representatives required travel insurance specifically to attend this meeting, they should contact the Head Office Finance Team at least 10 days before the date of the meeting.

Head Office does maintain a Travel insurance policy to provide cover for certain foreign travel undertaken by Trustees or staff. All such foreign travel will have been arranged with Head Office and approved in advance.