

# Surrey Federation Treasurers Handbook

(Updated December 2024)



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## 1. Introduction

- 1.1. This handbook is intended to assist Surrey WI Treasurers in carrying out their tasks.
- 1.2. It is important that the Treasurer can always account for all the money within her control. Steps must be taken to ensure that there can never be any reason for someone to suspect fraud. This Handbook is intended to provide guidance to the Treasurer in this matter.
- 1.3. It is also important to remember that the WI committee as a whole is responsible for the financial status of the WI. The Treasurer should consult with the committee on all matters, other than general payments. The Treasurer should ensure that the committee decision is recorded in the minutes for future reference to cover the eventuality that someone questions the Treasurer's actions at a later date. In some instances the Members also have to agree and this agreement should be minuted. E.g. changes to the amount of a bursary.
- 1.4. The Treasurer must report the financial status to the Committee at committee meetings but Members may only get a report once every three months or less. The President should ensure that the monthly bank reconciliation and accounts are accurate and show the monthly bank statement to the committee. Treasurers using the Surrey Federation spreadsheet can provide a printout of the Financial Statement to prove the accuracy of the reconciliation. The Treasurer must give a financial report to the Members at the Annual Meeting.
- 1.5. One reason why all WI Treasurers are asked to work to the same system of paperwork is to standardise the presentation within the Surrey in a professional way.
- 1.6. All WI are charities, whether or not they are registered with Charity Commission. All WIs must comply with the Charity Commission's Rules and Regulations and this handbook is designed to help treasurers follow these, but does not overwrite official guidance.
- 1.7. Although Groups are not charities, this Handbook applies to all financial matters for Groups since they are using WI funds.

## 2. Guidelines for the Treasurer

- 2.1. General - The Treasurer must ensure that there is a good paper trail for all transactions. You may be very honest but unfortunately being a Treasurer means you must be able to prove it as well. The Treasurer should not sign a receipt to herself nor should the payee of a cheque sign the cheque. This is good practice and avoids accusations of fraud.
- 2.2. WI Bank Account
  - 2.2.1. A bank account with any financial institution must be set up in the name of the WI. WIs should only have a current account and, possibly, a savings account for WI funds. Some WIs holds petty cash, which must be fully declared in the Financial Statement. WI funds should not be held elsewhere, either in the bank year end cash. All transactions must go through the WI bank account or petty cash. A Financial Statement must be produced at the end of every year.
  - 2.2.2. Under Constitution Rule 28 no sub-committee of the WI may hold WI funds or set up a separate bank account to hold WI funds. All WI funds must be accounted for in the WI bank account or petty cash.
  - 2.2.3. All WI funds taken at a meeting/event must be banked in full, within one week of the meeting/event otherwise it is not covered by the insurance. Under charity rules you should not use money taken at meetings to top up petty cash. The only exception is where the float came from petty cash in the first place, when it should be returned to petty cash before the takings are banked.
  - 2.2.4. In accordance with the Constitution all payments require two signatures. There should be at least three signatories on the account, all of whom should be committee members. This ensures that should a signatory become unable to sign for any reason there are still two available signatures. It also means you can try and avoid anyone signing a cheque payable to themselves. When there is a change in committee the past signatories should continue to sign cheques until the new mandate has been accepted by the bank.
  - 2.2.5. Keep cheque books out of sight in a safe place. Do not sign blank cheques as this is against charity law (lack of financial control) and is also a breach of your bank account terms and conditions. If the bank discovers you pre-sign cheques they could close your account and will refuse to compensate you for any loss incurred, (even if loss is not resulting from a presigned cheque). If a signed blank cheque is found in the cheque book when the accounts are examined you will get a qualified report. A signed blank cheque can also be considered a serious incident that needs to be reported to the Charity Commission, even if, because you are small you are not registered with them.
  - 2.2.6. Some WIs use online banking. If your bank has its online banking set up so that all payments are set up by one person and another authorises this is an efficient way of making payments. However, if their system only allows a single

person to authorise a payment they may not allow you to register for online banking. If you do sign up for online banking with only a single authorisation you will need to set up a system within your WI to ensure all payments are preauthorised by another signatory and ensure the procedures agreed are minuted.

- 2.2.7. Debit cards cannot be used on a WI bank account as they do not allow dual signatories. Similarly, credit cards cannot be used as they are single signatory.
- 2.3. Accounting Year – A Surrey WI's accounting year usually runs from 1 October to 30 September. Only the transactions which take place during the accounting year should be recorded in the accounts. No payments made nor income received outside the accounting year can be included. A payment date is when you write the cheque not the date when it clears the bank. The date of a receipt is the date of receipt of the money not when it clears the bank.
- 2.4. Annual Account Examination - All WIs must have their accounts Independently Examined under the WI Constitution. The person independently examining the accounts must not be a member of the committee or a close relative or friend of a member of the committee. The Federation has several Independent Financial Examiners (IFE) and you are encouraged to request the appointment of an SFWI IFE to examine your accounts. SFWI IFE have been trained to understand WI accounts and are often treasurers of their own WI, so can confirm more easily that your Financial Statement complies with the WI constitution. If you use a financial examiner other than a Federation appointed one you must always include a copy of the Constitution in the pack you give them, and a copy of this handbook would also assist them.
- 2.5. Keeping Past Records
  - 2.5.1. All past financial records should be kept for six years i.e., seven years including the current year. After two years you may destroy the paying in books, cheque stubs and supporting documents. The Financial Statement and account books must be retained. For future history reference you are encouraged to keep all past Financial Statements and account books.
  - 2.5.2. To preserve the history of your WI's membership do not destroy the membership records.
- 2.6. Charity Issues
  - 2.6.1. Donations to charities – WI funds may be used to give donations to appropriate charities. The objects of the charity must be in accordance with the WIs objects as set out in the WI Constitution.
  - 2.6.2. Some Speakers ask for the fee to be paid to their named charity, which can be done. Please ensure that the words 'Speakers Fee' is stated on the cheque stub along with the payee's name. If possible, obtain an invoice from the charity, otherwise the receipt signed by the speaker should state that the payment was received 'on behalf of the (named) charity'. All speakers' fees

are recorded in the account book under 'WI meetings', 'Speakers and other costs'. Do not record the speaker's fee under 'Donations'. These payments do not have to be to charities allowable within the WI constitution.

- 2.7. When to ask for a Receipt - You do not need a receipt where a cheque has been issued against an invoice or equivalent document (e.g. SFWI Subscription request form or an SFWI Invoice), just mark up the invoice or other paperwork with the cheque number and date paid. You should present a receipt for signature confirming payment for expenses, speaker's fees etc., where the payment is made in cash. Where a payment is made by bank transfer so the payee's name appears on the bank statement a signature is unnecessary. Some WIs pay a caretaker in cash to put out the chairs etc. If the caretaker will not sign a receipt, it is suggested that the Treasurer passes over the cash to the caretaker and the President or another committee member witnesses the exchange. Then the witness can sign as the 'witness of the transaction'.
- 2.8. When to Issue a Receipt – Receipts are not required to be issued for money you receive by cheque or internet transfer. Only cash receipts need to be covered by a receipt, this includes subscriptions. Instead keep a list of payees with date, amount, cheque number or internet payment reference number. Put the list with the appropriate paperwork in the receipts file. Do not give a receipt for money taken, which has been counted by someone else without checking the money yourself to confirm the amount as you are responsible for the records so you must be sure of the amounts. Ensure that the subscription receipt book is used for subscriptions and the general receipt book for all other income types.
- 2.9. Maintaining Paperwork
  - 2.9.1. All receipts and payments must have supporting documents even if it is only a receipt. Keep payment paperwork separate from receipts paperwork. Payments should be filed in cheque number order, or whatever other numbering system you create. File income paperwork in date order, using receipts number if appropriate. This will make it easier when finalising your accounts.
  - 2.9.2. Ensure that the amount entered on the receipt corresponds to the amount on the supporting documents.
  - 2.9.3. Ensure that the amount entered on both the cheque and cheque stub agrees with the supporting document and bank statement. The cheque stub must be completed when the cheque is written to ensure that the information is correctly recorded.
  - 2.9.4. Set aside time every month to bank all takings, make all payments, update the records and reconcile your records with the bank statement.
- 2.10. Budgets: You should produce a realistic budget annually.
- 2.11. Raising Funds for Other Causes: All money taken at a WI meeting are WI Funds unless a notice is displayed against a particular money raising section to indicate otherwise.

This means that takings from raffle, tea, sales table etc. should be banked into the WI current account. No individual or sub-committee may retain any WI funds. An example of other funds would include a clearly labelled collecting tin for a charity such as Guide Dogs for the Blind.

- 2.12. WI Constitution: The Treasurer should have on file for reference purposes a current copy of the WI Constitution as issued by National Federation of WIs (NFWI). Your secretary should have a copy or one can be obtained from the Federation, or downloaded from the Federation website.



### 3. Useful Tips

- 3.1. It is a good idea to have a notebook or 'Day book' where every transaction which takes place at a meeting is recorded so you have a record to facilitate completion of the appropriate paperwork in a quiet environment. The exact system you use depends on the size of your WI and the number of cash transactions.
- 3.2. A WI does not have a mandate to pay for unused tickets or subsidise events in such circumstances. It is essential to collect money from members before tickets are purchased or a deposit paid by the WI. At all times money in should exceed or equal payments made for the event.
- 3.3. When organising an outing where there is a ticket price reduction for groups of a certain size it is advised that a deposit is requested from all those expressing an interest in going, even if the WI is subsidising the cost of entry. The deposit will represent a commitment to the event by the member who ordered a ticket.
- 3.4. Unless notified some days in advance, any questions on the Financial Statement at the Annual Meeting should be addressed outside the meeting and answered after the meeting to give the Treasurer time to be clear on the answer.
- 3.5. All reasonable security precautions should be taken when storing and transporting money.
- 3.6. There is no longer a six-month period when cheques must be presented, cheques can be presented at any time unless they have an expiry date on them. However, 6 months is normally considered sufficient time and un-presented cheques can be written off after that time.
- 3.7. Money collected from members towards next year's subscription should not be put into the WI account as the money belongs to the member until such time as she pays the subscription in full. See section on Savings Schemes. If a subscription is paid for the wrong amount by bank transfer the member should be contacted as soon as possible after it is discovered and the rest collected.

## 4. The Task of the Treasurer

### 4.1. When you take over

- 4.1.1. For a new WI open a bank account. Find a bank or building society, which offers the best deal for your WI, for example, easily accessible, allows the banking of change, no bank charges, no limit on the number of cheques you can pay in or out in a month, monthly statements.
- 4.1.2. The Account. The account should be held in the name of the WI e.g., XXXX WI. All correspondence between the bank and the WI should be addressed to the Treasurer. There must always be two authorised signatories required on every cheque. Three authorised signatories are required to cover the eventuality that one signatory is not available and to cover the situation where expenses are to be paid to one of the signatories.
- 4.1.3. A new Treasurer must arrange with the bank to change signatories and contact name and address for all existing accounts.
- 4.1.4. Training. There is a training module provided by National for WI Treasurers on MyWI (<https://wittraining.thewi.org.uk/course/>) and new Treasurers are advised to make use of this facility. You will need your MyWI logon to access this. You must be entered onto MCS (Members' Communication System) by your WI's MCS representative and your email address must be recorded. If you do not have a login you can apply for one via the MyWI website.
- 4.1.5. The Federation holds regular Treasurers' Workshops and all Treasurers are encouraged to attend.

### 4.2. Treasurer's Stationery

- 4.2.1. Cheque book and paying in book from bank and monthly statements.
- 4.2.2. Account book. A paper version is available from SFWI. The Surrey Federation electronic version is on <https://surreyfedwi.org.uk/resources/document-library/>. Please do not use the National one from MyWI or their website as they work in different ways. The Surrey one has Surrey Federation at the top of the Financial Statement page so you can confirm you are using the correct one. The Surrey one has more built-in features and additional pages. If you use the Surrey spreadsheet we have consistency for all Surrey WIs.
- 4.2.3. Receipts books. Both subscription and general receipt books are available from SFWI.
- 4.2.4. Petty cash book and vouchers, if required.
- 4.2.5. Notebook.

4.2.6. The financial statement sheets. If you are using the electronic version this is within the spreadsheet. If you are using a paper book, a copy of the statement can be posted or emailed to you and is also available on the Federation website <https://surreyfedwi.org.uk/resources/document-library/>. The top right-hand corner of the Financial Statement sheet has the date it had been published, so you can see if you are using the latest version.

#### 4.3. Committee Meetings

4.3.1. Preparation – Write out cheques for any outstanding payments and expenses from the monthly meeting. Produce a brief report for the committee using the bank statements and accounts. Identify what large payments have been taken from the account since last meeting, what payments are outstanding and what income has been received. Identify any financial issues which need to be raised with the committee and any major changes to the budget. If you have any concerns about the WI's Finances they should be raised with the committee as soon as possible.

4.3.2. At the meeting – get prepared cheques signed, collect expense claim forms for payment at the next meeting. At the meeting you must present your report.

#### 4.4. On Receipt of the Bank Statement

4.4.1. Immediately check that all amounts paid into or paid out of the account agree with the account book as well as the cheque stubs and paying in books. Please remember that the bank can make a mistake with the amount. If your bank amount does not reconcile (that is, the bank balance, adjusted for known uncleared cheques and receipts does not equal the cash book balance) it should be investigated that month, as the error will not normally resolve automatically in the next month.

#### 4.5. Monthly Members Meetings

4.5.1. Preparation – Write out cheques for any outstanding payments. Have a cheque prepared for payment of the speaker's fee and expenses, if applicable, and a receipt ready for signature. Have sufficient petty cash if applicable.

4.5.2. Take cheque book, receipt books, notebook, money bags and petty cash, if applicable. It is recommended that you have a robust bag to carry your paperwork and money. It is not good practice to carry around loose cash and paperwork.

4.5.3. Get all prepared cheques signed and issued or send off after the meeting.

4.5.4. Present report if required.

4.5.5. Give receipt for each category e.g., raffle, teas, visitors etc., of money taken when you have checked the takings. Pay the speaker and get a receipt signed to acknowledge payment.

- 4.6. After the meeting
  - 4.6.1. Pay money into the bank as soon as possible after checking and updating account book and petty cash record, if applicable.
  - 4.6.2. Arrange payment of costs and expenses as required.
- 4.7. Year End
  - 4.7.1. At the financial year end you must have your financial books independently examined. You are strongly advised to request that the Federation allocate a WI Independent Financial Examiner to do this for you.
  - 4.7.2. It is recommended that the year-end for all Surrey WIs is 30 September.
  - 4.7.3. All outstanding payments, including expenses, should have been made so that (ideally) the cheques will have been presented and included in the bank statement, which you receive after your year end. You can request the bank changes the date your statement is run to each month if a different date will make your job easier.
  - 4.7.4. Any un-presented cheques should be listed on the final bank statement. Any other inconsistencies will need to be investigated and cleared.
  - 4.7.5. Carry out the final bank reconciliation and ensure that the figures agree. In paper book start a new page for the new year. Add up the total in the columns in the accounts book.
  - 4.7.6. In your account book, the receipts to date plus the balance brought forward figure from last year minus the payments to date should equal the balance in the bank after the adjustment for un-presented cheques. If it does not then further investigation is required.
  - 4.7.7. Transfer the totals from the receipts and payments pages to the Financial Statement.
  - 4.7.8. The spreadsheet performs many of these tasks for you automatically.
  - 4.7.9. Present a copy of the accounts to the committee for their approval/comments. Must be before the annual meeting when approved by members, but can be after you send to IFE
  - 4.7.10. Provide the Independent Financial Examiner (IFE) with the documentation in good time so the examination of the accounts can be completed and any queries resolved before the annual meeting.
  - 4.7.11. If using the spreadsheet it is recommended you download a fresh version for the next year from <https://surreyfedwi.org.uk/resources/document-library/> as changes may be made each year.

#### 4.8. Annual Meeting

- 4.8.1. Preparation. Take the Financial Statement signed by the Independent Financial Examiner to the committee for review and agreement. Timing might mean committee might need to review unexamined figures.
- 4.8.2. You must prepare a report, which you will read out to members at the annual meeting. The report should highlight the most important factors in summary form. Sufficient copies of the signed Financial Statement should be available for each member to see so there is no need to read out all the figures as the members can read for themselves.
- 4.8.3. At the meeting every member should be given a copy of the Financial Statement, or it should be circulated in advance. After you have given your report, the members should be invited to ask questions. If you are unable or unwilling to answer at the meeting say you will get back to them and make a note of the question and members name and respond in next few days. (An alternative method is to circulate the Financial Statement in advance and to ask for comment by a fixed date. You can then incorporate any answer in your report or deal with the query before the annual meeting). When all questions have been addressed the Treasurer should say 'I move for the adoption of the Financial Statement'. The President should ask for a seconder and a show of hands from members to agree. You should also ask if anyone does not agree and the fact should be recorded in the minutes. The Treasurer should then ask the members to approve the appointment of the 'SFWI' or other (named) independent examiner for the coming year. Members should vote by a show of hands and the outcome must be minuted.
- 4.8.4. After the meeting you should update the Charity Commission's database if you are a registered charity.

#### 4.9. Membership Subscriptions

- 4.9.1. From 2021 the subscription year runs from April to March and all Members should pay their subscription in full in April or soon after. Dual Members only pay the WI portion of the subscription.
- 4.9.2. Members should pay before the April meeting each year. If paying by cheque or cash must pay on arrival the at April meeting. A member who has not paid before a meeting is not covered the SFWI insurance.
- 4.9.3. Subscriptions should be forwarded to SFWI 5 times a year. The first tranche should be paid by to SFWI by 30<sup>th</sup> April and thereafter at the end of each calendar quarter.
- 4.9.4. New Member. A new member is someone who has not been a member of any WI within the last year. (Until 2021 it was 10 years) New members pay a pro rata membership subscription in the year they join based on when they join.

April to June – full payment  
July to September – three quarter payment  
October to December – half payment.  
January to March – quarter payment

Dual member subscriptions are not available to pro-rata.

- 4.9.5. One method for collecting subscriptions is to print envelopes (see form 25.5), which requires members to fill in their name, address, telephone number and email address if applicable. If your WI members mainly pay by bank transfer you can have this information on a sheet of paper instead. The envelope should request that it be completed and returned to the Treasurer together with a subscription cheque for the stated amount made payable to 'XXXX WI'. All membership subscriptions should be collected before the end of May. When the member returns her envelope/form the information contained should be used to ensure MCS records up to date. You should provide details of the WI's bank account to allow members to pay electronically, ask members to include their full name as the payment reference.
- 4.9.6. The subscription is made up of three parts. The National (NFWI) subscription, the Federation (SFWI) subscription and the WI Subscription. The WI acts as an agent for the NFWI and SFWI and passes the parts of the subscription collected on behalf of NFWI and SFWI to the Federation who in turn pass on to National the NFWI share. For this reason the NFWI and SFWI portion of the subscription is not counted as WI income on any charity return.
- 4.9.7. All full and dual members are entitled to the same WI benefits. Dual members do not pay more than one subscription to NFWI or SFWI so they must be a full member of another WI within SFWI. Do not include dual members in the payment to the Federation.
- 4.9.8. All WIs must send the NFWI and SFWI portion of the subscription on to the Federation by the end of June. Any additional subscriptions should be paid each quarter. Only new WIs which have been formed within the current membership year can retain the NFWI and SFWI portion of the subscriptions.

#### 4.10. Invoicing

- 4.10.1. SFWI sends out invoices to request payment for anything ordered by the WI e.g. tickets to an event. The invoices are usually sent out with the tickets or goods and sent to the WI Treasurer. Each event is covered by a separate invoice. Some WIs will get more than one invoice during the month and these should be paid by one cheque or BACS payment to cover them all. If you have a query on an invoice please let the Federation Office know as soon as possible and pay the other invoices. All invoices have a remittance advice slip for you to return with your payment. If paying by BACS and you cannot fit the details in the payment reference please email details to the Federation Office.

## 5. The Account Book

### 5.1. Electronic account book

- 5.1.1. You are advised to use the electronic account book, but if you prefer please use the paper, copies of which are available from the Federation Office. We are no longer providing the NFWI green accounts book in Surrey, but an A3 printed version of the spreadsheet. The electronic account book is a spreadsheet and does all the calculations for you including producing your end of year Financial Statement based on the data you have entered.
- 5.1.2. A paper version of the account book is available if you do not want to use the electronic version.
- 5.1.3. The latest version of the electronic spreadsheet is always on The Surrey Federation website at <https://surreyfedwi.org.uk/resources/document-library/> or the spreadsheet can be emailed by the Federation Office on request. YOU can chem Use the publication date on the top of the Financial Statement page to confirm you are using the latest one.
- 5.1.4. There is a version of the spreadsheet that allows for multiple bank accounts and has a longer receipts page if your WI needs these features. This includes additional columns to enable accounting for transfer between accounts. Please contact the office and it can be emailed to you.
- 5.1.5. Download the file and save a copy (Save As) on your computer. It is suggested that you save the file on your computer in 'My Documents' or 'Desktop' and name the file your WI name.
- 5.1.6. Please do a new download each year as there may be changes to the sheet. There is a publication date at the top of the Financial Statement so you can see easily if you are using the latest version.
- 5.1.7. Follow the 'READ ME' instructions to enter the year, WI name and the amount brought forward from last year and comparative figures. Note the formats for entering data.
- 5.1.8. You might find it easier NOT use the NFWI spreadsheet from MyWI as they work in different ways and agent's income is treated very differently. The Surrey one has Surrey Federation at the top of the Financial Statement page so you can confirm you are using the correct one. The Surrey one has more built-in features and additional pages. This handbook has been written on the basis that if you are using a spreadsheet, it is the Surrey one.

### 5.2. Keeping the accounts up to date.

- 5.2.1. Payments. Record all cheques and bank payments. If you use cheques record in cheque number order as it makes it easier to identify missing cheques. Ensure that the first cheque number follows on from the previous year's last

cheque. If a cheque is cancelled, list it as cancelled in the account book without an amount. A missing cheque number could result in unnecessary work if not documented. Mark supporting paperwork with the cheque number and date paid. Remember that the payee of a WI cheque should not sign the cheque. This is good practice and avoids accusations of fraud. Where payments are made by bank transfer record the date on the paperwork and file in date order.

#### 5.2.2. Receipts:

- (i) Record all receipts in date order.
- (ii) Number all receipts in sequential order and leave the copy attached in the receipts book. Mark supporting paperwork with the receipt number and date.
- (iii) Put all money received at a meeting into the bank with one paying in slip. In the account book on a separate line enter the paying in slip number in the 'Receipt Number' column and the total amount in the 'Total paid into bank' column.
- (iv) The Treasurer should not sign a receipt for herself. This is good practice and avoids accusations of fraud.
- (v) You only need to issue a receipt for cash. Maintaining a list of payments with cheque numbers or cash receipt number, amount received and date recorded is sufficient. Prepare lists of receipts for each event and for the subscriptions.

5.2.3. Supporting documentation. Keep payments paperwork separate from receipts paperwork and file in order of receipt date/cheque number/payment date. Everything must be accounted for by some form of paperwork.

5.2.4. How to reconcile the accounts with the bank statement. Mark each cheque stub that has been cleared by the bank, to indicate it has been cleared. If using the electronic account book or the new account book, indicate using the R (reconciliation) to confirm that the amount has all been cleared into the account.

5.2.5. In any year only those transactions which were dated in the accounting year should be entered in the accounts book.

5.2.6 See [7.10 Bank reconciliation](#) for how to account for uncleared bank items.

#### 5.3. Paper accounts book.

5.3.1 Surrey Federation are no longer providing the green account book from NFWI, If you have an old NFWI accounts book you are want to continue using it please ask for a copy of the December 2022 handbook for notes as to which column



to use. The columns in the green book do not correspond to the headings on the Surrey Financial statement.

5.3.2 SFWI can supply an A3 printed version of the spreadsheet for those who do not want to prepare accounts on a computer that uses the Surrey headings.

5.4. Where to enter data into the electronic accounts book. If the column headings in the electronic book do not agree to these notes you are either using the national version or an old version of the Surrey one. The current Surrey Federation version is on <https://surreyfedwi.org.uk/resources/document-library/>. This handbook has been written using latest version of the spreadsheet.

#### 5.4.1. Receipts

##### 5.4.1.0.General

- (i) The Date is the date of receipt.
- (ii) Description is a short but meaningful description to identify the receipt, including name on cheque or transfer if appropriate.
- (iii) Receipt number should reference the receipt number if issued or other reference to trace the paperwork.
- (iv) Each item received by bank transfer should be recorded individually.
- (v) There should be an amount automatically entered against each receipt in the 'Total receipts' column when you have entered an amount in a column.
- (vi) You do not have to make an entry on every line. It is advised that at least one empty line is left after each meeting set of receipts.
- (vii) When paying into bank use a separate line. Enter date, Description as 'Pay into bank' and put amount paid in under 'Total paid into bank' only.

5.4.1.1.Receipts at meetings: all takings at the meeting from raffle, refreshments, visitors and any takings from selling items at the meeting other than a specific fundraising initiative should be entered here. A fundraising initiative should go under fundraising.

##### 5.4.1.2.Subscriptions

- (i) Full members: enter the receipts from the full amount of the annual subscription in the April to June quarter, or for previous members re-joining later in the year.
- (ii) Dual members: enter the receipts from dual members.

- (iii) New members pro rata: This column is for all new member subscriptions where the amount is pro-rated from the full amount. A new member must not have been a member of any WI in the last year.

5.4.1.3. Publications including Newsletters: Enter receipts from members towards the cost of Surrey WI News or National diaries etc.

#### 5.4.1.4. Activities and Events

- (i) Federation events paid by members: enter all receipts from members for Surrey or National Federation events. Generally, receipts for a Federation event should match the cost of any tickets paid for under Payments
- (ii) WI: enter all receipts for your WI's events. Sometimes you will make a small surplus from a WI event but the event will not have been held specifically to raise funds. Some WIs may subsidise WI events for members so the total income may be lower than the cost of the event.

5.4.1.5. WI Fundraising: Enter any event which has been run by the WI specifically for the purpose of raising funds, either or the WI or for a charity you are supporting.

#### 5.4.1.6. Other Items: This is for:

- (i) Grants and Donations – record here any grants you successfully apply for, or other unsolicited donations. Also, if you receive a legacy this should be recorded here.
- (ii) Gift aid – any money received from HMRC, except interest.
- (iii) Interest – any interest received on a saving account or HMRC gift aid monies.
- (iv) Any income which does not fit under any other column, but should only rarely be used

5.4.1.7. Total receipts: This adds the amount you have put in other receipt columns.

5.4.1.8 Total paid into bank receipts: Enter in here the amount on your paying slip, or of the direct receipt.

### 5.4.2. Payments

#### 5.4.2.0. General

- (i) The date must be the date the cheque was written or the internet payment was made
- (ii) Payee and description should be the name on cheque or bank transfer and a short meaningful description if needed
- (iii) Cheques should be listed in cheque number order.
- (iv) Reference bank transfers on paperwork and record this reference in cheque numbers column.

5.4.2.1. WI Meeting Costs This includes:

- (i) Hall: the cost of hiring the hall for a members' meeting but not a WI event.
- (ii) Speakers: including where a payment is made to a charity of their choice in lieu of a speaker's fee. In this case the cheque stub, documentation and accounts sheet should record "XYZ Charity in lieu of speakers fee for Mrs Smith" so it is clear why you have made the payment.
- (iii) Other costs: Costs associated with running the WI meetings e.g., raffle books and prizes, refreshment costs, Yearbook.

5.4.2.2. WI costs: This includes other essential costs of running your WI, e.g., paper, envelopes, telephone calls, stamps and ink, accounts book, bank charges, Independent Financial Examiner fee.

5.4.2.3. WI costs, Insurance: This is the payment to Federation as part of your annual payment and any other insurance you pay e.g., for a hall you own.

5.4.2.4. WI Costs, Delegates accommodation and pooling of fares. These are the payments to Federation as part of your annual payment for your contribution to the costs of the National annual meeting. You might incur additional charges from your delegate for expenses for the trip which should also be included here.

5.4.2.5. Obligatory payments to SFWI & NFWI – WI acting as agent:

- (i) SFWI membership: the Surrey Federation portion of the membership subscription
- (ii) NFWI membership: the National Federation portion of the membership subscription
- (iii) Federation events paid for by members e.g., tickets for Annual Council meeting where a member pays for ticket via the WI and not direct to Surrey Federation

- 5.4.2.6. Publications including newsletters: enter the payment for Surrey WI News, and if applicable payments to National for diaries and calendars.
- 5.4.2.7. Federation events paid for by WI: This includes a Surrey run training courses where the WI not members pay for the tickets e.g., Treasurer's workshop.
- 5.4.2.8. WI events paid for by members: money received for an event run by your WI where you collect in money via the WI bank account. This will include events where you are covering the costs or an event which has a small profit-making element, but the profit is coincidental.
- 5.4.2.9. WI Fundraising: All payments associated with a WI fundraising event, for your own funds or for a charity you are supporting.
- 5.4.2.10. Donations: To be used when donations are made from funds you raised to allowable causes. Do not include in this column a donation made to a charity in lieu of a speaker's fee but use column 1.
- 5.4.2.11. Other items: not normally used.
- 5.4.2.12. Petty Cash withdrawal: used when a withdrawal is required for cash to top up petty cash when using the alternative system. If using the Imprest system for managing petty cash, expenditure is recorded in the relevant columns.
- 5.4.2.13 Total payments: This adds the amount you have put in other receipt columns.

## 5.5. Definitions

Bank Balance: the last entry on the bank statement.

Financial statement: the signed two-page document with year-end figures and examiners report on it that is prepared at the year end and presented to members.

Accounting records: all the paperwork, including the spreadsheet, membership list, receipt books, paid invoices etc, that make up your records for the year. The 'Bank Balance' less the 'Cheques written but not cleared' plus the 'Money paid in but not cleared' at the end of the year.

Accounting balance: the balance per your accounting records before including items that have not yet cleared the bank.

Cheques written but not cleared: the total amount of cheques paid out but not included in the 'Bank Balance' as the recipient has not yet banked them.

Money paid in but not cleared: the total amount of receipts paid in but not included in the 'Bank Balance' as the money has not been paid into the bank.

Final Bank Balance: The 'Bank Balance' less the 'Cheques written but not cleared' plus the 'Money paid in but not cleared' at the end of the year.

Total Receipts: all the money banked in year.

Total Payments: all the money paid out in year.

Agent's payment adjustment: the figure is automatically calculated on the spreadsheet. It is the total of the payments made under points 5.3.2.5 above. It is money you have collected as agents for Surrey and National and does not form part of your legal income. The total deducted on each side is the total of payments made to agents, i.e., the second section on payments side of the financial statement. The same figure is used as the deduction on the receipts side.

Total income/total expenditure: the total receipts/payments less the agent amounts, so the legal income of your WI

Total income less total expenditure: The surplus/deficit for the year.

## 5.6 Charges on credit card receipts

Many WIs have a card machine and receive the money for their provider into the bank net of the credit card charges.

You cannot request that the payer adds an amount to their payment to cover the charge under "The Consumer Rights (Payment Surcharges) Regulations 2012".

The way you can account for the charge are listed below. Select the one you are happiest with.

You have received £50 for items via card. Charges are 84p. You have received £49.16 in your bank account. The card company will always be able to provide a summary of the charges, but you might have to log in to your account to get it.

- (i) On the receipt sheet record the £50.00 in the relevant column. Record the charges of 84p on payment sheet, in relevant column, maybe WI costs, or fundraising costs depending on source of money). When you reconcile the £49.16 on the bank statement mark off both the £50 and the 84p. This shows your full income and costs. You can use the card company summary as your supporting paperwork for both the entries.
- (ii) On the receipt sheet record the £50.00 in the relevant column. Record the charges of 84p as a negative entry in other receipts column. The total banked is £49.16 so reconciles more easily to the bank statement. This will understate your total receipts in your Financial Statements but unless you incur a high level of charges the simpler recording works for many.
- (iii) On the receipt sheet record the £49.16 in the relevant column, basically ignoring the charges. This method CANNOT be used for subscriptions as they have to be recorded in your accounts in full, but could be if it was for, say, money paid at a fundraising event.

It is recommended that where possible the card machine is not used for subscriptions as it uses up nearly £1 of the £23.60 your WI receives, but there are times when as a WI you decide that you'd rather pay charges than risk getting no money.

## 6. Petty Cash

- 6.1. There is no obligation to use Petty Cash as members' expenses may be paid by cheque/transfer. If claims are small you might want to make payments quarterly rather than to avoid writing cheques for small amounts where the member is happy with this. It is important to obtain receipts for purchases against claims for expenses and a signature from the recipient for any cash paid out.
- 6.2. Define the rules for Petty Cash and start the process:
  - 6.2.2. Before you can have any amount of petty cash the WI Committee must agree the rules on the amount to be held e.g., £30 and also the limit on how much cash will be paid e.g., £10. Any expenses over this amount to be paid by cheque/bank transfer. Cash must be held in separate container so you can identify the funds.
  - 6.2.3. The Treasurer must record all transactions. A book can be used for this and there is a petty cash book template in the spreadsheet.
  - 6.2.4. Write a cheque for CASH for the amount say £30 and enter in the Accounts Book under Payments "Petty Cash". In the Petty Cash book, enter "cash drawn" in description and the £30 in the debit column. Put the cash into the Petty Cash Box.
  - 6.2.5. Any small payments made to reimburse members for tea, coffee, postage stamps, stationery etc. can be made from petty cash on presentation of a valid receipt. In the 'Petty Cash' book record the payment, keep the receipt and get the recipient to sign against the payment record. You can use a "petty cash" voucher pad and staple the receipt from the member to the petty cash voucher.
  - 6.2.6. Cash can be drawn from Petty Cash to use for floats. The float should be returned to the Petty Cash box before the takings are counted and banked.
  - 6.2.7. Under Charity Commission rules any takings must be recorded and banked in full. You should not pay any cash received into the petty cash box.
  - 6.2.8. However, with bank closures have created with banking cash you might want to keep some cash. If you do this should be recorded in the appropriate income column.
- 6.3. New versions of accounting spreadsheet (Feb 24 onwards)
  - 6.3.1. Cash drawn out of bank should be recorded in column 12 of payments sheet and cash drawn out on petty cash sheet. If you need to bank cash put it in your accounts sheet as negative payment from bank and not as a receipt.

- 6.3.2. Record in the petty cash sheet the amount received in cash (and not banked straight away) and the amounts paid out. These amounts automatically get added into the receipts and payments pages.
- 6.3.3 The total column should always equal the cash held
- 6.3.4 No extra entries required at year end except put it the year end balance held into cell G65 on the Financial Statement.
- 6.3.5 The petty cash sheet has no column for subscription income as it is recommended this is banked.

Traditional recording methods (not using the linked petty cash sheet within the accounts sheet)

6.4. The Imprest System for Petty cash

- 6.4.2. The Imprest System is where you start the year with a set amount and finish the year with the same amount. During the year, when necessary, you withdraw cash from the bank to cover the amount paid out from the petty cash, so it is always returned to your set amount.
- 6.4.3. The line in the account book for each cheque should indicate the amount paid out under the appropriate headings for the payment (not simply Petty Cash), which makes up the total paid out. You should ensure that petty cash is always topped up just before the year end.
- 6.4.4. Using this method you always have the same amount of cash in hand at the beginning and end of the year and the accounts include details of all payments made.
- 6.4.5. If you are using a spreadsheet for a Petty Cash book the sheet can be printed and all the supporting vouchers attached and then filed with paperwork for other bank payments.
- 6.4.6. At any time if you count the cash held and add the value on the vouchers they will equal the total of your Imprest float

6.5. Alternative System

- 6.5.1. The Alternative System involves withdrawing a set amount of cash regardless of the value of the expenses paid out from petty cash.
- 6.5.2. At the end of the year calculate the total cash that was paid out during the year under each account book heading. This is then entered into the account book on one line, just below the last expenditure item in the year so the cash expenditure is included in the total expenditure for the year. In the same line in the petty cash withdrawal column put the total amount spent as negative figure. The total payment column for that line then becomes nil.

6.5.3. The total in the Petty Cash withdrawal column is then the movement in your petty cash balance in the year. E.g., if you drew out £30, and spent £40, the column would show minus £10. If your cash balance at the start of the year was £15 it would now be £5.

6.6. Year end

6.6.1. At the end of the year two people should count how much money is left in Petty Cash box and sign the Petty Cash book to that effect.

6.6.2. The Petty Cash book should be included in the pack for the examiner, if not with the paperwork for all the other payments made.



## 7. Bank Reconciliation

- 7.1. A bank reconciliation is the process of matching the transactions recorded in your accounts book with those appearing on the bank statement. It is essential as it shows your records agree to those of a third party. It can also identify if your bank makes an error.
- 7.2. The account book is a record of payments into and withdrawals out of the bank account i.e., everything going in or out must be shown in the accounts book. Each entry on the bank statement should correspond to entries in the accounts book.
- 7.4. Do not forget to enter in the accounts book any direct receipts or payments resulting from electronic banking.
- 7.5. Transactions on any account other than the current account should not be entered into the accounts book. These are recorded directly onto the Financial Statement.
- 7.6. Receipts into and payment from the current account to another account must be entered into the account book only in the 'Paid into Bank' column.
- 7.7. When you get a bank statement you should check it against the accounts book. Tick off matching entries (receipts and payments) on the bank statement and in the accounts book. Confirm that the amount is correct on the bank statement not just that the entry is there. On the spreadsheet place an "R" in relevant column on the receipts and payments pages.
- 7.8. The bank reconciliation will reveal:
- (i) Items uncleared last year but appear on this year bank statement see 7.10.
  - (ii) Items, both receipts and payments, on the bank statement but not in your accounts. These need to be added to your accounts if valid or questioned with the bank. If it is a contra entry caused, say, a bounced cheque the reversing entry can be recorded as a negative just below the original entry.
  - (iii) Cheques written but not cleared by the year end so not on statement. These are included on the bank summary on the financial statement and reduce the bank statement balance at the top of the reconciliation section.
  - (iv) Monies banked too close to year end to appear on statement. These are included on the bank summary on the financial statement and increase the bank statement balance at the top of the reconciliation section.
- 7.9. There are notes in the spreadsheet as to how the bank reconciliation feature works. Once you have entered the correct opening balance on the Financial Statement you can always see the actual bank balance in the boxes at the top right of the receipt and payment pages as you enter the "R" in the reconciled columns. The sheet automatically includes the unreconciled items on the Financial Statement. At the year-end or if you need to present the Financial Statement at any other time you

simply need to enter the bank statement balance in the top line of the bank reconciliation section and the two halves of the section should balance.

#### 7.10 Uncleared bank items

7.10.1 As it is rare for a deposit to not have cleared though the bank these notes set out how to account for cheques that are uncleared over the year end (any uncleared deposit work in a similar way).

7.10.2 At the year end the bank statement balance is reconciled to the accounts book balance by the cheques(s) sent out but not yet presented by payee to their bank. If you are using the Surrey spreadsheet bank reconciliation feature these appear automatically in the cell F63 by "less cheques written but not cleared".

7.10.3 These cheques DO NOT get entered into the next year accounts when they clear the bank or they are accounted for twice.

7.10.4 When you start the new year's accounts sheet the bank balance is entered in cell C73 "Balance brought forward (a) bank" is always the reconciled bank balance for last year accounts, not the statement balance if you had uncleared cheques. Cell F65 "less uncleared cheques from last year" is used to record the cheques uncleared at the start of the year. The bank statement balance then shows correctly on the spreadsheet.

7.10.5 When an old cheque is presented the amount is deducted from the value in cell F65. The bank statement balance on the receipt and payments pages will move as you amend this cell.

7.10.6 If you want to write off a cheque as it will not be presented it is best to enter it as a negative item in the payments sheet, probably as the last item of the year. Use the same column as the original payment was recorded in. If you are happier not to use negative figures a cancelled cheque can be recorded under other income on the receipts sheet. The amount of the cancelled cheque is removed from cell F65 at the same time.

7.10.7 If you have replaced an old cheque, then record the new cheque as usual. On the line below this write off the old cheque as in 7.10.6 above.

7.10.8 If a previous year's cheque still has not cleared by the end of a second year it is recommended it is written off as it is unlikely to clear. Cell F65 should therefore be nil by the time the annual accounts are prepared.

7.10.9 The items making up C on one set of accounts should always be the same ones used in B in the next set. One of the most common reasons when they are not is that last years unpresented cheques are incorrectly treated.

#### 7.11. Deposit accounts

7.11.1 A WI can have a deposit account at the bank. The spreadsheet is not set up for easily recoding transfer between accounts. If your WI regularly makes transfers

to/from deposit you can request the long spreadsheet from the SFWI office, which had extra bank accounts set up.

7.11.2 When you put money into the deposit account, to record:

On receipts sheet :-

- Enter amount in other income as a negative amount.
- Enter negative amount into column 8 and reconcile against bank statement.
- Enter positive amount in other income.
- Do not put an entry into column 8. (This is only time column 7 and 8 should not agree)

Payer and/or description	Other Items	Total Receipts (total of Columns 1-6)	Total paid into Bank	To Reconcile enter "R"
	Other Income			
money to deposit	(2,000.00)	(2,000.00)	(2,000.00)	r
	2,000.00	2,000.00		

7.11.3 When you put money into the current account, to record:

On receipts sheet :-

- Enter amount in other income as a positive amount.
- Enter positive amount into column 8 and reconcile against bank statement.
- Enter negative amount in other income.
- Do not put an entry into column 8. (This is only time column 7 and 8 should not agree)

Payer and/or description	Other Items	Total Receipts (total of Columns 1-6)	Total paid into Bank	To Reconcile enter "R"
	Other Income			
money from deposit	2,000.00	2,000.00	2,000.00	r
	(2,000.00)	(2,000.00)		

## 8. Year End Examination of the Financial Statement

- 8.1. Under the WI constitution all WIs must have their financial records examined annually by an Independent Financial Examiner for correctness and compliance. If the WI has an income of more than £25,000 other arrangements may need to be made. This is an examination not an audit. An audit can only be performed by a registered auditor, but a wide range of people with relevant experience can undertake examinations.
- 8.2. If you would like to use a Surrey WI Independent Financial Examiner (IFE) please request one as early as possible in the year, using the form sent out in the spring mailing to treasurers by the Federation office. A form must be returned each year. These examiners are trained by an IFE trainer that have been trained by NFWI. The advantage of a SFWI IFE is that they are familiar with the WI and have been trained specifically in the WI accounts and terminology. They are often treasurers of their WI so have a good working knowledge the records as well.
- 8.3. You can request the same IFE from Surrey every year but allocation of the same IFE as you had the previous year cannot be guaranteed.
- 8.4. You may ask someone, who knows has relevant experience, to undertake the examination for you but they must not be a committee member or relative or close friend of any member of the committee. You should give them a copy of the WI Constitution for reference. A copy of this handbook might also be useful to them.
- 8.5. For an additional fee the IFE may be willing to prepare the Financial Statement or resolve other issues with the accounts. The fee for additional services should be negotiated with the IFE direct.
- 8.6. Any invoice which is paid after the books have been closed should be entered into the following year's accounts, even if the invoice was received before the end of the financial year. This is because charities the size of a WI prepare receipts and payments accounts. Inclusion of such an invoice means you are changing accounting policies and need to include all other accruals and prepayments.
- 8.7. Carry out a reconciliation against the final bank statement and record on the statement any un-cleared cheques or payments to produce a corrected end of year balance. If used, balance the Petty Cash and get the President to confirm by signature that she agrees with the amount in hand. Complete the accounts book pages and make sure that everything agrees. Transfer the figures from the account book onto the Financial Statement. This is done automatically if you are using the electronic account book.
- 8.8. Take the final bank statement to the President and ask her to check that the end of year amount agrees with the bank statement and sign the Financial Statement. This is all the President is signing on the financial statements.
- 8.9. Make an appointment to get the paperwork to your IFE. If you are using a Surrey IFE, you will have received a list of the paperwork required by the IFE, which will include:

- (i) accounts book or signed spreadsheet prints. Please also provide an electronic copy of the spreadsheet
- (ii) Financial Statement (signed by President and Treasurer)
- (iii) previous year's signed Financial Statement
- (iv) Petty Cash records and vouchers
- (v) all receipts books and documentation for all receipts
- (vi) cheque stubs and copies of supporting paperwork for all payments made
- (vii) bank statements (for all bank accounts) for the year and the last one from the previous year
- (viii) paying in book(s)
- (ix) any other supporting paperwork or notebooks
- (x) If your WI claims Gift Aid, then all the paperwork associated with this should also be provided to the IFE. This includes a copy of the claim form submitted, your workings for the claim and the signed gift aid forms.

8.10. When the IFE has checked everything and is happy with the Financial Statement, the statement will be signed and the paperwork will be returned to you with an invoice for the time spent and other costs, if applicable. The invoice should be paid promptly.

8.11. If anything is found to be incorrect during the examination then you may be given a qualified report stating what was not in accordance with law or expectations. A qualified report will be issued if:

- (i) the Financial Statement does not balance (however if the figures are amended before signature this may be avoided)
- (ii) not all paperwork was presented or was incorrectly completed preventing full examination
- (iii) blank cheques were signed.
- (iv) non-compliant donations to charities or other organisations.
- (v) payments made from WI funds for events before the funds received in from members
- (vi) Trustees (committee members) have benefitted from WI funds. (Section 19)

8.12. The IFE must provide you with notes with the reasons behind any qualification. They may also provide you with hints as to ways to improve your records to make the role of treasurer easier as well as to avoid future qualifications.

## 9. Budgets

- 9.1. The Treasurer, working with her committee, should produce a budget of what the finances will look like at the end of the coming year. This is done using estimates of the receipts and payments for the coming year.
- 9.2. If the WI is not charging the full subscription for the year, they must prepare a budget.
- 9.3. To prepare the budget take all the totals on the expenditure page of the accounts and increase them to the level of expenditure expected for the following year. Take the totals from the payments page and include in the budget the amounts you can be certain of with an estimate for those which are not guaranteed.
- 9.4. Add up the estimates for expenditure and income to determine how much money the WI will need to fundraise during the year. It is acceptable for a deficit in one year to be covered by funds held by the WI arising from surpluses generated in previous years.
- 9.5. The budget should be presented to the committee and discussed. Only the committee need to agree the budget. The members should be told the implications as soon as possible, at a meeting, particularly they need to be aware that they may have to help with fundraising etc. If the members are not willing to help raising funds then the committee will have to review their costs and make reductions accordingly.
- 9.6. A copy of the budget should be given to a member on request.
- 9.7. Budgets should be reviewed and even revised at intervals during the year so that at the end of the year there are no surprise financial problems.

## 10. Saving Schemes

- 10.1. The Treasurer must not take responsibility for setting up any Savings account where the money being put into the savings account does not belong to the WI.
- 10.2. A Savings scheme may be used for instalment payments for membership subscriptions, holidays, outings etc. However, this a matter for the members involved rather than the WI. The individual who manages the Savings account will have to maintain paperwork and produce an annual statement for those putting money into the account.
- 10.3. There is quite a lot of work required to set up a savings scheme and some money will have to be deposited initially. Do make sure that members really need this facility as it may be more appropriate for members to set up their own personal savings account instead.

## 11. WI Charity Status, Accounting Rules and Financial Requirements

### 11.1. WI Charity Status.

- 11.1.1. All WIs are charities in their own right and can claim Gift Aid if they wish.
- 11.1.2. All the committee members of the WI are Trustees of the WI charity. Each committee member should annually complete a form, which covers the issues to confirm that they are eligible to be a Trustee of a Charity.
- 11.1.3. If the annual income (total receipts excluding the SFWI and NFWI subscription fees passed on the SFWI) is more than £5,000 then the WI may need to register with the Charity Commission (<https://www.gov.uk/setting-up-charity/register-your-charity>). You will be given a registration number, which must be quoted on all correspondence and literature. (Please note this is not the same charity registration number assigned to SFWI or NFWI). If your WI is a registered charity you will have to submit an annual return to the Charity Commission electronically. Normally the Charity Commission will not require you to (re-)register until your income has been over £5,000 for two consecutive years.
- 11.1.4. If you are not a registered charity then you must not quote a registration number on any letters etc. and there is no requirement to complete a return. WIs not registered with charity commission are still eligible to claim Gift Aid as they are still a charity.
- 11.1.5. To find out if your WI is registered or not go to the Charity Commission web page and enter the registration number or name of your WI in “find a charity”. (<https://www.gov.uk/government/organisations/charity-commission>). The site will tell you if you are registered or not.
- 11.1.6. The annual time requirement for keeping the charity commission details up to date is low once you have registered. While you do not need to be registered if your income drops below £5,000, if you anticipate that it might rise back up in a few years it possibly easier to stay registered and do annual filing, rather than deregister and then reregister.

### 11.2. Accounting Rules and Financial Requirements

- 11.2.1. The funds of the WI must only be applied for the purpose of carrying out the objects of the WI in accordance with the Constitution.
- 11.2.2. The main purposes of the WI organisation are set out in the Constitution.
- 11.2.3. The WI Financial Statement must be independently examined annually. They must be available to members on request. They must be adopted by the members at the Annual Meeting.



11.3. Under Charity Commission Rules:

11.3.1. WIs with an annual income (total receipts excluding the SFWI and NFWI subscription fees passed on the SFWI) of more than £5,000 must register with the Charity Commission. If registered a Charity Commission annual return must be completed on the internet.

11.3.2. WIs who are registered charities must state "registered charity" on all documents. Fundraising posters must state "registered charity".

11.3.3. The WI Committee (Charity Trustees) must not receive any benefit from being a trustee. Can recover out-of-pocket expenses.

11.3.4. All Account Books and Financial Statements must be retained for at least seven years.

11.3.5. A copy of the WI Annual Accounts must be made available to the general public if requested.

## 12. Insurance

- 12.1. Public Liability Insurance protects a WI member from loss or damage resulting from a claim for damages by a third party arising from negligence on the member's part. This only applies at WI organised events. There is often an excess of £100 which is payable by the WI making the claim. A copy of the WI Public Liability Insurance certificate is issued to your WI annually by SFWI and is available on the SFWI website.
- 12.2. Public Liability insurance does not provide cover for any loss of money due to cancelled events, WI property loss or damage, injury or damage due to negligence on the part of the owners of the venue etc.
- 12.3. If the WI has any valuable property then they should take out separate insurance to cover its loss or damage. You could also ask if it's possible for the property to be added to the Federation insurance policy, in which case the additional cost incurred will be recharged to your WI.
- 12.4. If you wish to ensure against forfeited deposits you should take out separate insurance against loss due to unforeseen circumstances.
- 12.5. There is an excess on all insurance claims so consider if insurance is going to be worthwhile before purchasing it.
- 12.6. Loss of event takings: Surrey Federation's insurance covers all WIs against loss of event takings of up to £1,500 but the takings are not covered if they have not been banked within seven days of the event.
- 12.7. Employer insurance: the Federation has employer insurance. Any WI who 'employs' someone to put out the chairs etc. at an event is an employer in law. The NFU who currently provide insurance for the Federation have said that the Federation employer insurance covers such 'occasional' employment and no additional employer insurance is required by the WI.
- 12.8. If your WI provides catering then the member responsible for food preparation should hold a valid level 2 Food Hygiene Certificate. The WI must perform a risk assessment for any event to reduce the risk of things going wrong and the risk of a claim for negligence.
- 12.9. All incidents which may result in a claim must be notified to the Federation Treasurer immediately they occur. The Federation Treasurer is responsible for notifying the Insurers. Only the Federation office can contact the Insurance Agents
- 12.10. Any event organised by a WI, Group or Federation should be booked and paid through a WI bank account, but it does not have to be the same account as the organiser of the event e.g. a WI could collect money for a group. The name on the booking does not need to be the name of the event hosts. The name of the booking needs to make it clear is a WI event. E.g., A group can book a hall that is paid for via one of the WIs in the group, and is booked in that WIs name.

## 13. Gift Aid

- 13.1. Gift Aid provides a means for WI members to increase the value of their membership subscription to their own WI.
- 13.2. The rules changed in January 2018. These have been agreed between HMRC and NFWI. All WIs are entitled to reclaim the basic rate tax paid on the portion of the subscription retained by the WI provided that the member is a taxpayer and has completed a Gift Aid Declaration form. E.g., where £20 of the membership subscription is retained by the WI, Gift Aid will give an extra £5 to the WI. Gift Aid can be backdated for up to 4 years and the amount reclaimed is the equivalent of the basic rate of tax in force at the time of the payment.
- 13.3. Gift aid is subject to the following rules:
  - 13.3.1. The WI give any unfair benefit if they are claiming Gift Aid. For instance, if the WI charges visitors at their meetings then the members are considered to have benefitted from lower charges. To avoid this you must charge all attendees the same or not to charge at all. You cannot charge members for attendance at monthly meeting as the annual subscription entitles them to 11 free meetings a year. You can make a charge for the tea to all attendees including visitors, so need to be careful how you word any charge, but you cannot make this compulsory as it cannot be paid by an attendee not having a drink.
  - 13.3.2. Any member for whom Gift Aid is being claimed may not receive any benefit from that membership, which is more than 25% of their subscription retained by the WI (that is £5.90 in 2023).
  - 13.3.3. A member who authorises Gift Aid should ensure that she (i.e., not her spouse, another household member or anyone else) pays sufficient income tax to cover all the money reclaimed by all the charities claiming Gift Aid on her behalf. E.g., the member must pay at least £5.90 in income tax during the tax year 2023/24 for the WI to be able to claim Gift Aid in her behalf. If the member has also given permission to several charities to claim Gift Aid on her donations, which in total are, say, £500 then the amount that those charities will be able to reclaim is £125 so she must have paid at least £125 in income tax in that year.
  - 13.3.4. A WI is also restricted if it gives bursaries or other benefits to its members. The total value of the bursaries given cannot exceed 25% of the membership subscriptions received. The subscriptions are the WI share and not the SFWI or NFWI part collected as agents. Say you have 35 members this is 35\*£23.60 or £826.00. 25% of this is £206.50. Say you hold a draw or raffle, open to your members only, for a bursary of £300, you cannot claim back any gift aid as a WI on membership subscriptions in that year. This is because the benefit is £300, which exceeds £206.50. If you held a draw that was open to non-members you can make a claim, but few WIs want the chance of the vouchers going to a non-member.

- 13.4. HMRC Guidance: HMRC provides guidance about the Gift Aid scheme on its website at <https://www.gov.uk/claim-gift-aid>.
- 13.5. Registering with HMRC: To claim Gift Aid for the first time, your WI must register with HMRC to be recognised as a charity for tax purposes. Note that your WI can still be registered with HMRC even if it is not registered with the Charities Commission. Your WI's signed constitution is evidence of its charitable status. If the signed copy of the Constitution is not available within your WI you can request a copy from the SFW, who might have a copy of the signed document, it your then secretary sent a copy to the office. If required you can sign a new copy of the constitution. To register, you can complete the HMRC Charities application form on HMRC's website together with guidance notes at <https://www.gov.uk/charity-recognition-hmrc>.
- 13.6. Operating a Gift Aid scheme for your WI: Each member who wishes to join the Gift Aid scheme must complete a Gift Aid declaration which must meet certain requirements from HMRC. See Useful Forms for a sample Gift Aid declaration form. This is also on <https://surreyfedwi.org.uk/resources/document-library/>. This form is designed to be used for multiple years, but you can do a new form each year referring to that specific membership subscription. If you use the indefinite form provided it is recommended that you check with your members every few years that they are still taxpayers.
- 13.7. Making a Gift Aid claim: Claim using the HMRC Charities Online service. You must first sign up to use HMRC Online Services and enrol for the Charities Online service (their gateway). Claims are then made through <https://www.gov.uk/claim-gift-aid-online>. You must complete and attach a Gift Aid schedule spreadsheet which must be downloaded from HMRC's website, with details of individual donors and amounts donated. Gift Aid claims can be made at any time.
- 13.8. Keeping records: The WI must keep records including the members name and address, the amount of each donation, when the donation was made and the member's Gift Aid declaration form. The WI must also keep a record of any declarations that are cancelled by members. It must also keep sufficient records to show that its Gift Aid claims are accurate and that all the conditions of Gift Aid are met, e.g., that the value of any benefits is within the required limits. Records will include evidence of the receipt of membership subscriptions from individual members, copies of the members' Gift Aid declarations and statements about benefits received, full records of the calculation of any benefits. Records must be kept for at least six years after the accounting year to which a claim relates. If the WI does not keep adequate records HMRC may require any tax reclaimed to be paid back.
- 13.9. Annual Checks
- 13.9.1. It is recommended that you check with all those who have submitted a Gift Aid Declaration Form that it is still valid i.e., they are still taxpayers.
- 13.9.2. Ask all new members if they can complete a Gift Aid Declaration Form. You should ensure that they understand that they must be taxpayers.

13.9.3. Confirm that the level of benefit does not preclude you from making a gift aid claim.

## 14. WI Events

- 14.1. It is recommended that a committee member other than the Treasurer deals with taking payment from members for an event (the event organiser). When a payment is taken from a member, the member should be given a receipt or initial the record of payment. For events it is acceptable that payments from members are recorded (in a notebook or on an event members' list) and the member initials the record of payment. At the end of the meeting only one payment entry is required in the accounts book to cover the total payments received on the day for that event.
- 14.2. The Treasurer should give a receipt to the event organiser to cover the total payments received on each occasion. The event organiser must ensure that she always gets a receipt from the Treasurer for each event to cover all payments handed over.
- 14.3. When entering payments for an event in a different accounting year into the accounts book this must be clearly identified.
- 14.4. All WI Events must go through the WI Accounts.
- 14.5. No advance payment by the WI for a social event or an event which is not covered by the Constitution is allowed unless sufficient funds had been collected for that event to cover the advance payment. The only exception is the booking of a hall although there is some risk associated with that as a cancellation fee may apply.
- 14.6. A deposit (possibly non-refundable) should be collected from members who express an interest in attending an event before any booking deposits are paid for by the WI. The total amount of deposits collected from members must cover the deposit to be paid by the WI
- 14.7 Social events such as a Theatre trip, when tickets are purchased for a group and paid for by members at cost do not have to go through the WI accounts, as not profit element on the event. However, please note that events accounted for in such a way are not covered by the WI insurance, as you are treating it as social event and not an official WI one. Putting the money through a member's account could cause problems if that member falls ill after the money has been collected in, but before she purchases the tickets, as they cannot be paid for. If the money is in the WI bank account then with additional signatures payments can be made.
- 14.8 For event outing or event a separate sheet be prepared showing income and costs for the event and confirming the surplus/deficit achieved. For income show the date, name and amount received as well as method of receipt (e.g cheque/bank transfer). All payments should be listed with date of payment and payee.

## 15. Raffles

15.1. Under section 175 of the Licensing Act 2003 which has been amended by the Gambling Act 2005. Raffle prizes of alcohol are exempt from needing a licence if all the following apply:

- the lottery is promoted as an incident of an exempt entertainment.
- all proceeds of the entertainment and raffle (after deduction of expenses) are not used for private gain.
- the alcohol is in sealed containers.
- there are no monetary prizes.
- tickets are only sold during the entertainment at the premises where it takes place and the raffle is drawn during the event.
- participating in the lottery or in gaming is not the main inducement to attend the entertainment.

15.2. A WI should apply for a small lottery licence from their local council if they wish to hold a lottery that does not meet these terms.

## 16. Bursaries

- 16.1 All WIs are encouraged to award bursaries to its members if there are sufficient funds.
- 16.2. A Bursary can be for any educational course the WI decides on or can be in the form of a voucher that the member can set against the cost of a course of her choice.
- 16.3 When awarding bursaries the committee should decide in advance
- the value and number of bursaries,
  - what course the bursary applies to or whether it is the recipient's choice,
  - the date by which the WI payment must be made (this is not the date of the course),
  - how the Course will be booked (by the recipient or the WI),
  - how the course be paid for, e.g., will the WI provide a cheque to cover the bursary or the recipient pays and is reimbursed the bursary amount,
  - the evidence of payment required if the bursary is to be reimbursed after attending the course,
  - What to do if the recipient is unable to attend the course that has been booked and paid for using the bursary,
  - Deadline by which the bursary must be claimed,
  - If the winner is still required to be WI member when the course is attended or paid for.
- 16.4. Granting bursaries can affect your gift aid claim see [13. Gift Aid](#)
- 16.5. If you are issuing bursaries to set against the cost of you own events, it is recommended that you record in your accounts book as follows
- Receipt page – put the amount of bursary into the correct column, e.g. event income. Put the amount into column 8, banked.
  - Payment page – put the amount of bursary into the correct column, e.g. other payments, meeting costs etc .
  - In the “R” column on both receipts and payments pages mark the amounts as cleared. Rather than using R you could use B to show the items do not go through the bank.



## 17. WI Funds

- 17.1. The WI funds belong to the WI charity and not to the members therefore the funds may only be used in accordance with the Charity Objects of the WI. Provided the WI has sufficient funds, the use of the funds is modest, justifiable and reasonable and the Members agree as to how the Committee propose to use the funds, then the funds may be used for the following:
- 17.1.1. To provide an Educational Bursary (e.g., a local college). All members must have an equal chance of winning the bursary. WIs may agree that previous winners in a specified time period such as three years are not eligible.
  - 17.1.2. To pay for all the members who wish to go to have a day visit to residential College. If a coach is hired, then members must pay for their place on the coach.
  - 17.1.3. To pay for all members to go on a trip instead of having a monthly meeting. All members are entitled to eleven meetings a year in return for their membership subscription payment. If funds permit, return travel to the destination may also be paid for by the WI since the meeting is not being held at the normal venue.
  - 17.1.4. To provide a tutor so that members can improve their knowledge on crafts, cookery, art etc. as defined in the objects of the WI.
  - 17.1.5. To pay for an educational visit where there is a guided tour. As the visit is educational the WI may pay for the transport as well.
  - 17.1.6. To pay for Surrey Federation WI News for all members.
  - 17.1.7. To provide free modest refreshments for all members at monthly meetings (i.e., tea, coffee, a glass of wine, biscuits, a slice of cake). These are incidental to the meeting.
  - 17.1.8. To pay for promotional material including printing of the WI programme.
  - 17.1.9. To pay for help with setting out the chairs for a monthly meeting and clearing them away after.
  - 17.1.10. To pay for a modest lunch or supper at a business meeting e.g., Annual Meeting, as long as the meeting is limited to Members only.
  - 17.1.11. To pay for donations (but not subscriptions) to SFWI, NFWI, ACWW, and to any other charity where the objects are in line with the objects of the WI.
  - 17.1.12. To provide a small token of appreciation to retiring Committee members.
  - 17.1.13. To pay for condolence, get well and special anniversary cards for Members.

- 17.1.14. The WI funds must not be used to purchase NFWI raffle tickets since gambling does not come within the objects. Only individuals may gamble.
- 17.1.15. WI parties and social outings must be processed through the WI's accounts. However, money must be collected from members before booking and paying deposits for travel, food etc. Deposits cannot be borrowed from WI funds as social events are not a justifiable use of charitable funds.
- 17.1.16. A WI only needs to hold savings to cover their expenses for a year. Unless the meeting place is the property of the WI there is very little need for savings. Under Charity rules the WI should not retain excessive money.

## 18. Friendship Fund to Support Individuals within your WI

- 18.1. A WI CANNOT use its funds to give gifts to individual members. All funds must be used equally for all members. Some WIs want to be able to show support to an ill or bereaved member, and if your WI does do this the money needs to be kept separate. To do this many WIs have a friendship fund. This will have a different name in many WIs but will be referred to as friendship fund in this handbook. This is a fund so that you can use money just for one-off gifts to individuals, e.g., a gift of flowers following bereavement, a basket of fruit on return from hospital.
- 18.2. The friendship fund money is not WI money as it cannot be used for normal WI purposes, but it should be held within the WI bank account rather than kept at the home of a member. A running total must be kept showing the balance in the friendship fund. There is a sheet within the Surrey Accounts Spreadsheet that enables you to do this. Many friendship funds are held in cash and under the control of one of the committee members, and if this is case the balance held should be banked.
- 18.3. You can put money into it however your WI decides, if those paying in know that it is for this purpose and is not into general WI funds. E.g., a raffle to raise money for this fund, use tea money each month or have a clearly labelled collection pot on table.
- 18.4. The cost of the purchase of the gift should be claimed from the treasurer in the normal way.
- 18.5. Your WI is NOT encouraged to have a friendship fund, this is merely to aid you in accounting for a fund you do have.

## 19. Avoiding Benefits to a Trustee

- 19.1. A trustee cannot receive or be perceived to be receiving any benefit from their role as a trustee.
- 19.2. A trustee is any full committee member but does not include a lady who serves on a subcommittee only.
- 19.3. A benefit includes almost anything that is not a direct reimbursement of expenses.
  - 19.3.1. e.g., if a cake is made by a committee member they can only claim the cost of the ingredients, or the standard flat rate agreed by your WI.
  - 19.3.2 They cannot claim any profit element even if cake-making is part of their business.
- 19.4 This also applies to anyone one closely connected with the trustee. This is normally considered to be a partner, or another adult living in the same household. It also includes a company controlled by the trustee or their close connection.
  - 19.4.1 e.g., if the President's partner gives a talk about his train collection, he cannot receive a speaker's fee from her WI. He can receive a fee from any other WI.
- 19.5 You can always reclaim properly incurred and approved costs from the WI.
- 19.6 The does not affect non - committee members of your WI.
- 19.7 Since the Charities Act 2022 a charity is allowed to use the professional services of a trustee where they are the best qualified to fulfil the requirements and offer a suitable price.

## 20 Suspension of a WI

- 20.1. When a WI is suspended the process of what to do is detailed in the WI Handbook and WI Constitution Rules 55, 56 and 57. A WI Adviser must be requested to help as only a WI Adviser can suspend a WI.
- 20.2. Any petty cash should be paid into the WI's bank account.
- 20.3. Once all payments have been made and all money received in, the bank account must be closed. The final payment will be the transfer of the balance of funds to the SFWI bank account. Your bank should be able to arrange a transfer for you direct to the SFWI bank account and close the account in one action, to save you sending a cheque and waiting for it to clear. The final Financial Statement must be examined by an Independent Examiner and signed by officers as for other years. After all affairs have been sorted, the financial paperwork for the last seven years should be handed over to SFWI.
- 20.4. If you are a registered charity then the Charity Commission must be informed of the situation when they will request a copy of the signed Financial Statement and a signed copy of the minutes detailing the decision to suspend the WI.
- 20.5. The money will remain frozen by SFWI until three years after suspension and will be returned if the WI reforms. After this time WI will be deemed to have closed and the money will be transferred into a special Federation Fund, used to support new WIs, WIs needing financial help and might be able to help any Surrey WIs with advertising and promotion.

## 21. Raising Funds for Projects, Causes and Appeals

- 21.1. Before raising any funds, the WI must take into consideration that they are governed by the WI's Charity Objects and WI funds may only be used for this purpose. Any WI has the power to raise funds for or donate funds to causes and appeals that further these WI objects. The WI can also carry out activities which further these WI objects.
- 21.2. The objects are flexible and do not restrict the WI to running and raising funds for its own programme of events. There are many types of projects, causes and appeals that fall within the WI objects.
- 21.3. Examples of ways of advancing education or improving conditions in the local community that WIs may support by raising or donating funds or by carrying out activities themselves to support or further the projects:
  - 21.3.1. bursaries or scholarships for members to study arts, crafts, science etc.
  - 21.3.2. support of the local village or community hall or other facilities for the benefit of the local community.
  - 21.3.3. appeals to provide the local community with improved facilities.
  - 21.3.4. events which give women the opportunity to undertake art and craft activities, attend talks and workshops on culture and citizenship issues.
  - 21.3.5. home economics and health and safety workshops.
  - 21.3.6. facilities or equipment for the local hospital/hospice which potentially could be of benefit to the whole local community.
- 21.4. All projects, appeals or causes supported by the WI must also benefit as wide a section of the public as possible. WIs must not support projects or causes which only benefit one individual or a limited group of people.
- 21.5. You can give to ACWW (Associated Country Women of the World) but must specify the fund you are supporting. All cheques for ACWW must be made payable to ACWW (or Associated Country Women of the World).
- 21.6. It is acceptable that Members personally donate to or buy goods in aid of a non-WI supported charity, at a meeting as long as the 'bucket' or table where the donations are being collected is clearly marked with the charity the funds are going to, including number, if applicable.
- 21.7. A WI may organise a fundraising event for another charity, however, it must be made clear (by signs) to prospective donors which charity the event is fundraising for. You need to confirm that the organisation is a charity and permission must be obtained from the beneficiary charity before their name or literature can be used. Separate financial records for the event should be produced. The funds raised belong completely to the beneficiary charity and should not go through the WI accounts. The

WI can only contribute to the cost of fundraising if the cause comes within the objects of the WI and the funds are put towards a project. In these circumstances the financial transactions for the event should go through the WI accounts. WI funds must not be used to pay for the running costs of a charity.

21.8. Occasionally members would like to support a cause which is outside the scope of the objects. This can be achieved by the members acting as a group of individuals and not associating themselves with the WI or using the WI logo in support of the fundraising initiative.

21.9. All WI fundraising must go through the WI accounts.

## 22. Expenses

- 22.1. It is important that all committee members claim the real cost of their expenses. If committee members do not reflect the true cost of running the WI in their expenses, when there are new committee members it may come as a surprise that expenses have increased.
- 22.2. When a WI member purchases something on behalf of the WI they should keep the receipt and if not clearly stated on printout write on the receipt what was purchased.
- 22.3. When claiming expenses the claim should include
- Name of claimant,
  - A list all items being claimed, with an explanation of the reason for purchase, together with the cost,
  - The total amount of the claim,
  - All the receipts should be attached to the claim,
  - Receipts should be numbered and cross referenced to the line on the claim form
  - Date and signature
  - Bank details if your WI pays by bank transfer.
- 22.4. If some of the items have been purchased at a supermarket and they are included with other items on the receipt, then the expense claim should list what was purchased and what it was an ingredient for and its costs. A copy of the receipt can be attached, or the treasurer might ask to see it to confirm prices but does not have to retain it.
- 22.5. Your WI should agree a standard mileage rate to be applied to all car journeys undertaken on WI business. The current SFWI agreed rate is 40p per mile but WIs may agree a different rate.
- 22.6. Please note that anything purchased using WI funds belongs to the WI and not to the person who purchased it. WI property may be sold off when no longer required.
- 22.7. To simplify the provision of homemade items such as biscuits and cakes a WI may agree an amount that will be paid for such items removing the need to provide receipts for store cupboard ingredients. For example, £2.50 for a cake, half loaf of sandwiches or 24 biscuits. However, members must still be allowed to claim the actual receipted costs if wished.
- 22.8. A sample expense claim form is within Useful Forms and on the Surrey Federation website . [25.3 Expenses Claim Form](#)



## 23. Useful Information

**SFWI** 6, Paris, Parklands, Railton Road, Guildford GU2 9JX.  
Tel: 01483 233230  
Email: [info@surreyfedwi.org.uk](mailto:info@surreyfedwi.org.uk)  
[www.surreyfedwi.org.uk](http://www.surreyfedwi.org.uk)

**NFWI** 104, New Kings Road, London, SW6 4LY.  
Tel: 0207 371 9300  
Email: [hq@nfw.org.uk](mailto:hq@nfw.org.uk)  
Website: [www.thewi.org.uk](http://www.thewi.org.uk)

**Charity Commission** 12 Princes Dock, Princes Parade, Liverpool L3 1DE.  
Tel: 0845 300 0218  
Website: [www.charity-commission.gov.uk](http://www.charity-commission.gov.uk)

**ACWW** A04 Parkhall, 40 Martell Road, London SW21 8EN.  
Tel: 0207 799 3875  
Email: [info@acww.org.uk](mailto:info@acww.org.uk)  
Website: [www.acww.org.uk](http://www.acww.org.uk)

**HMRC** Charities Division: St. Johns House, Merton Road, Bootle L69 9BB.  
Tel: 0845 302 0203  
Website: [www.hmrc.gov.uk/charities](http://www.hmrc.gov.uk/charities)  
For gift aid: [www.gov.uk/claim-gift-aid](http://www.gov.uk/claim-gift-aid)

**MyWI** Treasurers training <https://www.witraining.thewi.org.uk/course/>  
You need your “MyWI” log in to access this  
Other training is also available on the NFWI website

## 24. References

### Available on MyWI

24.1 WI Handbook – A Guide to running a WI – with sections on

- The President - responsibilities and Chairing meetings
- The Secretary - responsibilities and tasks
- The Treasurer – responsibilities and tasks
- Committees’ responsibilities and tasks
- Annual Meetings
- Specimen agendas
- Special Procedures including Suspension of a WI
- Planning a programme for the year
- Introduction
- Planning your year’s programme
- The role of the WI member
- Welcoming new members
- Becoming a delegate

24.2. On with the Show - The official WI guide for exhibitors, judges and those involved in organising shows and competitions.

### Available on Surrey Federation website

24.3. Constitution and Rules for Women’s Institute.

24.4 Memorandum and Articles of Association of the Surrey Federation of WIs.

24.5 Memorandum and Articles of Association of National Federation of WIs.

24.6 Annual accounts spreadsheet

24.7 A range of forms and paperwork, including insurance certificate, subscription payment forms, draft expense forms, latest version of this handbook, etc

## 25. Useful Forms

Please copy as required:

- 25.1. Speaker confirmation of booking form
- 25.2. Speaker invoice
- 25.3. Expenses Claim Form
- 25.4. Membership Subscription envelope label
- 25.5. Gift Aid declaration



## WI Speaker Booking Confirmation



To be completed by Speaker and returned to the Programme Secretary as soon as possible in the enclosed stamped addressed envelope.

Speaker name	
Address, including postcode	
Phone number	
Email	

You are invited to give a talk

Subject title			
Name of WI			
Date speaking (day, month, year)			
Expected time of arrival *		The meeting starts at _____ and the business takes about _____ minutes, after which you will be asked to give your talk	
Address of Venue			
Duration (minutes)			
Agreed fee	£	Estimate of expenses	£
Details of interest *			
Equipment required **			
Other requirements **			
Signed		Date	

\* Speaker to complete.

\*\* Speakers are expected to bring all the equipment they require.



## WI Speaker Invoice



To be completed on the day of talk and handed to the Treasurer for payment

WI name	
Speaker name	
Address, including postcode	
Phone number	
Email	
Subject title	
Date	

Agreed fee	£
Agreed estimate of expenses	£
Full claim	£

### Payment Acknowledgement

Signed		Date	
Cheque number			

### Please transfer to my bank account

Account number		Sort code	
Account name			



## Expense Claim



\_\_\_\_\_ WI

Claimant name	
Signature	
Date of Claim	
Claim authorised by (another committee member) Signature	

On completion the form should be passed to treasurer along with original supporting invoices to enable payment to be made

Receipt number (if more than one)	Description of item	Amount claimed

TOTAL

Cheque number

Amount paid

Signature on receipt of cheque (cash)	
---------------------------------------	--

Please transfer to my bank account

Account number		Sort code	
Account name			

## Membership Subscription Payment for 20\_\_\_\_

The membership subscription for this year is £ \_\_\_\_\_

Membership subscriptions should be paid by bank transfer or cheque made payable to

WI
----

### Bank details

Bank name:	
Account name	
Sort code	
Account number	

Please complete the following and return the envelope to the Treasurer at the next WI meeting having enclosed your cheque.

Name	
Address, including postcode	
Phone No	Email



### Surrey Federation of WIs

6 Paris, Parklands, Railton Road, Guildford,  
Surrey, GU2 9JX  
01483 233230 info@surreyfedwi.org.uk  
www.surreyfedwi.org.uk



Since 2018, because of a change in the accounting treatment of subscriptions, only the WI share of the subscription is accounted for as its own income. The WI is acting as agent by collecting and passing on the Surrey Federation (SFWI) and National Federation (NFWI) shares of subscriptions. This means a WI can only claim Gift Aid on their share and not the full amount paid for the year. If you are a taxpayer you can still boost your WI funds by 25p for each £1 you pay your WI, currently £25.10.

In principle, SFWI and NFWI can claim Gift Aid on their shares of the subscription. To do this they rely on the WI to obtain and pass on Gift Aid declarations listing all three parties. SFWI and NFWI need to ask each WI to maintain and provide on request details of the amount and date of the members' payments. SFWI have, at present, decided not to register for Gift Aid. Presently there is no mechanism to easily report Gift Aid income to NFWI, but this is being worked on. At present only your WI's income will have tax reclaimed on it, but this form has been agreed between HMRC and NFWI to enable claims in the future if appropriate.

#### Gift Aid Declaration

Your membership subscription is split between your WI, SFWI and NFWI. The NFWI writes to your WI each year stating the portion that goes to each party and you can also view this on the WI website. Each share of your subscription potentially qualifies as a donation for Gift Aid which is reclaimed by the charity from the tax you pay for the current tax year.

Please complete this form and pass to your WI. If SFWI register a copy it will be forwarded to SFWI and NFWI.

In order to Gift Aid your donation, please tick  I want to Gift Aid my donation and any donation (at the appropriate rate for the year) I make in the future or have made in the past four years to:

PLEASE COMPLETE IN BLOCK CAPITALS

Name of WI:	£25.10
Surrey Federation (SFWI) £12.05 and The National Federation of Women's Institutes (NFWI) £13.85	

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

First name or Initials	Surname	Title
Address, including postcode (HMRC require to identify you as a taxpayer)		
Signature		Date

Please notify the WI if you:

- want to cancel this declaration
- change your name or home address, or
- no longer pay sufficient tax on your income and/or capital gains.

If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self Assessment tax return or ask HM Revenue and Customs to adjust your tax code.

Data Protection: Your personal information is collected to enable your WI, Federation and the NFWI to claim Gift Aid on their shares of the WI subscription. Your information will be shared with HMRC for this purpose, <https://www.gov.uk/donating-to-charity/gift-aid>. Your information will be held securely by the WI, SFWI and NFWI for six years in accordance with tax and data protection laws. If you have any queries on how your data is handled, please email the NFWI at [dataprotection@nfwl.org.uk](mailto:dataprotection@nfwl.org.uk). The full NFWI Privacy Policy can be found online - <https://www.thewi.org.uk/privacy-policy>.