



# Triple C (Liverpool)

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## FINANCIAL CONTROLS POLICY AND PROCEDURES

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## FINANCIAL CONTROLS POLICY AND PROCEDURES

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# Introduction

## A. Our Objectives

The trustees of Triple C (Liverpool), hereafter referred to as the charity, share overall responsibility for financial control, safeguarding the funds of the charity and ensuring that the charity operates in accordance with the financial powers stated in its Memorandum and Articles of Association. This document sets out how this responsibility will be exercised and where functions have been delegated to specific trustees or employees of the charity. Procedures are implemented as necessary to ensure proper application and management of resources in an efficient and effective control environment. Risk assessments are carried out to determine the appropriate level of control in each area.

## B. Roles

1. The treasurer takes the lead at board level on:

- i. Making sure the charity keeps proper financial records.
- ii. Reviewing financial performance.
- iii. Assisting the policy subgroup in ensuring policies for finance are regularly reviewed.
- iv. Ensuring that the charity has robust and effective financial controls in place.
- v. Liaising with the Support and Development Worker and Chair of Trustees about financial matters and with the independent examiner.
- vi. Prepare the annual financial statements in accordance with the appropriate legislative requirements and present them at the charity's AGM.
- vii. Reporting on financial matters regularly at trustee board meetings.

The treasurer will carry out periodic internal checks, for example, prior to annual financial reporting.

2. The Support and Development Worker, SDW, is employed by the charity to:

- i. Actively support the charity in providing administrative and financial support enabling the effective and efficient running of the charity as an organisation.
- ii. Monitoring income and expenditure in line with restricted and designated budgets.
- iii. Reporting of expenditure as required by grantors.
- iv. Assisting in the preparation of the end of year accounts.
- v. Day to day running of the charity finances.
- vi. Process invoices and payments.
- vii. Process payroll and pensions.

## C. Financial Records

Financial records will be kept so that:

- i. The charity can meet its legal and other obligations, e.g. HM Revenue and Customs, Charities Acts, Companies Acts, Common Law.
- ii. The charity can have control of its finances.
- iii. The charity can meet contractual obligations and the requirements of funding bodies.
- iv. The charity will keep proper books of account using the MyFundAccounting.Online (MFAO) software. These will include:
  - cash book analysing all transactions
  - petty cash records
  - payroll records

#### **D. Budget**

- i. The financial year for the charity runs from 1 April to 31 March the following year.
- ii. An income and expenditure budget will be drawn up for the use in grant applications by the SDW in conjunction with the Chair. The charity will not need to approve this document, as the budgets contained within it, are pre-approved per individual project earlier in the process.
- iii. Individual budgets are reviewed throughout the year, with a focus on the grant bodies' requirements for reporting.
- iv. Extra reviews can take place if requested by project supervisors, employees or trustees.

#### **E. Annual Financial Reporting and Independent Examiner**

- i. A financial report will be prepared and independently examined within four months of the financial year end and presented to the next Annual General Meeting. The criterion for using an Independent Examiner is: Charity's gross annual income is between £25,000 - £1 million.
- ii. The annual financial report will be submitted to the Charity Commission and to Companies House in line with their required timescales.
- iii. The charity will appoint an independent examiner to examine the financial report. The charity must approve the appointment of the independent examiner every year.

## Controls and Procedures

### 1. Post Opening

- (a) All post received at the charity's premises is held securely until such time that it can be opened by the SDW, or the person nominated by them in their absence; volunteer or employee.
- (b) A record is kept of all money received including cheques.
- (c) Any cash or cheques received are to be stored securely and banked as per instructions in sections 5 & 6 of this policy.

### 2. Bank Accounts

The charity will bank with Co-Operative Bank and CCLA Investment Management Ltd, where the accounts will be held in the name of TRIPLE C (LIVERPOOL). The current account will be held with Co-Operative Bank. The deposit account will be held with CCLA Investment Management Ltd under the COIF Charities Deposit Fund; this is an interest paying account. All bank accounts held by the charity must be agreed, approved and minuted by the charity. The charity will not use any other bank or financial institution or use overdraft facilities or invest speculatively unless authorised, approved and minuted by the charity.

#### (a) Access to bank accounts:

- i. Co-Operative Bank current account – withdrawals online only. Deposits can be made by BACS, by cash through the Post Office, by cheque in the post or electronically via the charity website, PayPal and SumUp.
- ii. CCLA - COIF Charities Deposit Fund – withdrawals (two signatures) by post or email only, deposits can be made by BACS or cheques (The charity only NOT third party) can be deposited by post.

#### (b) Payment Authorisation: Bank Mandate is a list of people who can sign cheques/authorise payments on the charity's behalf. This will always be approved and minuted by the charity, as will all changes to it. Both accounts require a minimum of two people to be registered on the mandate. The charity will select the option to have 4+ where possible on the mandate list, subject to the following requirements:

- i. A minimum of two people is required to authorise any online withdrawals, standing order or Direct Debit payments, cheques and transfers between the charity accounts.
- ii. All the relevant bank paperwork is completed by the SDW.
- iii. No related individuals are allowed to be signatories at any one time.
- iv. Payments must be authorised by independent signatories. A payment to an individual cannot be authorised by that individual nor any close relative.
- v. Co-Operative Bank operate an online banking service, whereby all registered users may have various levels of authorisation. The authority levels given to online banking users for the charity current account are as follows:
  - All users (SDW and nominated trustees) will be able to set up and authorise payments, view transactions, access statements and view all banking details.
  - For best practice only the SDW will set up payments and then only trustees will authorise as the second authoriser.
  - Only two users will be required to authorise each transaction
  - The treasurer has read only access and cannot authorise payments

#### (c) The Banks chosen by the charity will be required to provide current account monthly statements, and deposit account quarterly statements. Bank statements are printed, and records kept up to date by the SDW and treasurer.

#### (d) All bank accounts are reconciled monthly, by both the SDW and treasurer, and valid reasoning sought if any transactions are flagged up.

### 3. Payment Cycles

Payments are made by Cheque, BACS, Direct Debit, Debit Card, PayPal, and Standing Order. All purchases over £500 need to have approval of the Chair of Trustees. One-off purchases should also be pre-approved. Regular purchases do not require pre-approval once the initial approval has been obtained.

(a) Cash – can be withdrawn by debit card holders for petty cash top up or payments that can only be made in cash. Also, see Triple C Petty Cash policy.

(b) Cheques:

- i. Prior to payment, all original invoices are checked and annotated by someone able to verify that the item or service has been received and is satisfactory. All such invoices are authorised in line with the charity's authority limits.
- ii. Cheques are signed only if supporting original documentation is available.
- iii. No cheques are made out to 'Cash.'
- iv. Cheque payments are written out by the SDW and signed by two signatories. A record is kept on the cheque stub and in the administration spreadsheet accounts by the SDW.

(c) BACS:

Prior to payment, all original invoices and expense claims are checked and annotated by someone able to verify that the item or service has been received and is satisfactory. All such invoices and claims are also authorised in line with agreed restricted budgets. General Fund expenditure over £100 would require agreement from Chair of trustees and treasurer (or in their absence two trustees).

- i. Requests for BACS payments are accompanied by full bank account details, i.e. account name, sort code and account number.
- ii. BACS payments for invoices/expense claims, etc. are created by the SDW in accordance with agreed grant specific budgets. The BACS payment request is raised by the SDW when the request/invoice is received. This can be by email/telephone with a paper copy to follow/text and photo/in person. The paper copy can be left in a marked envelope for the SDW in the charity office. The payment will include a limited description (i.e. mileage)
- iii. The SDW will then notify the relevant trustees who are on the bank mandate by email/phone of the payments requested and the need for authorisation. This can include a description if further information is required. The trustees can request further info before authorising where they feel it is needed.
- iv. The BACS payment is then authorised by a registered user.

(d) Direct Debits and Standing Orders:

- i. Direct debits and standing orders are only used for items or services which are required to be paid on a regular basis.
- ii. An authorised schedule showing amounts and dates of direct debits and standing orders is maintained and regularly reviewed and updated. Where the direct debit is not for a fixed amount, the schedule indicates maximum payments for each supplier.

(e) Debit Card

- i. Debit Cards will be issued by approval of Trustees for employees or Trustees for whom it would be relevant to their regular purchasing on the charity's behalf. It will be issued on a trial basis to assess if it is helpful and working efficiently for the card holder.
- ii. Debit Cards will be issued by the Co-operative bank only for the current account.
- iii. The Bank will send the debit cards to the registered company address, addressed to the card holder, along with a PIN number sent separately. The SDW will ensure the card holders receive both card and PIN documentation unopened.
- iv. PIN numbers are to be changed to a number the card holder chooses and the documentation destroyed securely.
- v. A password for online payments will need to be set up by the card holder by contacting the Bank. This password should be memorised or stored securely at home.
- vi. Debit Card holders are only to withdraw cash in limited circumstances as noted in 3(a) above.
- vii. Cash withdrawals will require a receipt to be kept on record.

- viii. Debit Cards issued to employees or Trustees, excluding the SDW, will record all purchases and cash withdrawals in chronological order on an online spreadsheet and upload scanned copies of paper receipts / copies of emails receipts to the relevant finance folders on SharePoint. The SDW will check purchases against receipts and bank statement entries. Any queries will be dealt with asap. Any suspected misuse of the debit card will be reported to the supervisor or Chair of Trustees who will then investigate according to the Triple C (Liverpool) Disciplinary Policy.
- ix. Debit card transactions should be made in line with project budgets.
- x. Debit cards may not be used for personal purchases.
- xi. Debit Cards can be paused or cancelled when required by the SDW.
- xii. Debit Cards will be safely disposed of, when necessary, by the SDW
- xiii. Debit cards are to be taken home by the card holder and always stored securely.
- xiv. Debit Cards should not be carried on the card holder's person unless necessary for a payment at that time.
- xv. Debit Cards should not be taken abroad.
- xvi. Debit Cards should not be stored in the charity safe.
- xvii. Debit Cards can be used for online payments when using a secure method.
- xviii. Payments should be made on company or personal computers/phones using security software; not public shared computers where the risk is higher.

(f) PayPal

- i. PayPal will be managed by the SDW.
- ii. Payments can be made via PayPal online where other methods are not available.

#### 4. Electronic Donations and Receipts

Donations can be made to the charity for both general charitable aims and specific projects. Donations are not grants and do not come with reporting requirements or restrictions, unless otherwise stated by the donor. Donations can be made by cash, cheque, bank transfer or online by card. Payments for services provided by the charity, such as activities and trips, can also be paid for by these methods. Card payments are to be made available when circumstances permit.

- (a) Online payments – The charity is registered with Sum Up Payments Ltd ([www.sumup.co.uk](http://www.sumup.co.uk)) a company that provides small business solutions for receiving payments. Each transaction is subject to a 1.69% commission charge, but no monthly or annual cost. Links to use Sum Up to make a payment or donation on the charity website ([www.triplecliverpool.co.uk](http://www.triplecliverpool.co.uk)). All payment cards are accepted. Payments made using this method are processed online securely and reach our bank in one monthly lump sum. The donor is sent an email receipt (if they request one) and the SDW can access a breakdown statement on the website, which will be stored in the charity records, (it does not contain any personal detail only a reference no.) This is then used to reconcile the bank statement monthly. The donation can be for a gift certificate when selected on the website, which will be sent to the recipient or the donor. There is also the option to enable project specific funding or payment for services should we require it. \*Note: Golden Giving account to be set up in due course, registration in progress – details to follow.
- (b) BACS payments – The charity can accept direct payments using the BACS (direct transfer) from the donor account. This can be requested, and the charity bank details can be provided (also shown on the charity invoices). If a request is received the SDW should be notified so a link can be established between the donor and the incoming payment shown on the charity bank statement. The SDW need to know who the donor is and what the transfer is for (payment, general/specific donation).
- (c) Gift Aid – The charity is registered with HMRC as a charity and can reclaim tax on eligible donations. Donations from those paying tax, who have signed a tax declaration, can be reclaimed through the HMRC Gift Aid Scheme. This will be processed by the SDW in accordance with HMRC regulations. A record of all claims will be kept and reconciled with the charity bank statements. Tax may also be recovered under the GASDS scheme (Gift Aid Small Donations Scheme) on eligible donations.

- (d) Card payments – Sum Up have provided a card reader machine which uses wi-fi to process pin entry card payments and contactless payments. Donations can be made at groups/events where a project lead or trained volunteer can use the Sum Up card reader to process the card payment. Trained users will include employees and volunteers who are running projects where donations are regularly received. The project leads can also train key project volunteers in the Sum Up process if it aids the smooth running of the activity. If the payee requires a receipt they can enter, upon prompt, their email address and a receipt will be sent automatically. All Sum Up payments are recorded electronically as per Section 4(a). The person who is processing payments will also make a record of number of payments via Sum Up so it can be entered into the project spreadsheet. This spreadsheet is also accessed by SDW to track incoming payments and to perform bank reconciliation. This is also necessary to assist with project budgets.
- (e) PayPal – payments can be received (e.g. donations via the charity website) via paypal. Records will be kept by SDW. PayPal is managed by SDW.

## 5. Receiving Cash

- (a) Donations in the form of Cash are collected from people regularly at groups/activities in the 2 churches: Good Shepherd & Christ Church, and from individuals at other venues (e.g. sheltered accommodation off site). A receipt can be given, if required, and a record of the payment is kept. All cash records will be the responsibility of the relevant the charity employee for the project/activity and must be filed safely for finance records. If volunteers are collecting money on behalf of a charity employee, that employee still has overall responsibility to ensure accurate records are kept and relevant financial documents filed. In the absence of an employee, the supervisor will ensure the volunteers are following the procedures.
- (b) Cash collected is not to be used as a temporary petty cash, to reimburse receipts or otherwise. It is to be banked in its entirety.
- (c) Cash is collected by various nominated collectors (employees and volunteers). Only a charity employee may nominate a volunteer to their supervisor, who then makes the final decision as to whether they are suitable to collect cash. The Operations Manager (OM), who oversees volunteer co-ordination, will ensure safe recruitment of volunteers is conducted. Volunteers may not nominate each other. The employee should make it clear to service users that they are only to hand over cash to the relevant people. (List of names/one particular name to be given at this point). In the absence of an employee, the supervisor or Chair will ensure the volunteer(s) are fully informed of the procedures they need to follow.
- (d) Anyone who is nominated to handle cash (collect, record & bank), must be given a copy of the relevant sections of this policy and demonstrate a full understanding of the practical implications it has on their role.
- (e) Charity cash can be held in the charity safe, which is in Christ Church Community Centre, in a sealed envelope clearly marked FAO/amount/purpose. The key code for this safe will be issued to a restricted number of key holders, (namely, but not restricted to; Older Persons Worker (OPW), SDW, Children and Families Worker (CFW), C and Chair of Trustees). This is based on the relevancy to their job. The charity has confirmed these key holders. They will receive full instructions on safe usage, safety and policy. Failure to follow the policy could result in disciplinary procedures being implemented in accordance with the Triple C Capability Policy.
- (f) Cash is not taken home by the employee, not transported by public transport, nor stored in the employee's car for any length of time. It must be deposited as soon as possible. Cash may only be taken home by an employee in exceptional circumstances, where it is not possible to return to the safe, with a maximum of £100
- (g) Cash collected by volunteers is the responsibility of the volunteer until handed over to the employee. They are expected to store the cash in a secure location, which could be at their home or their Church safe, until it can be given to/collected by the employee. Where possible this should be on the day of collection or ASAP. Cash is not to be stored in the volunteer's car or carried around elsewhere, i.e.



shopping. The volunteer needs to apply common sense when choosing a suitably safe location when holding or storing cash.

- (h) Cash from the charity safe is collected by the relevant employee and is deposited into the current account via the post office/bank by the employee within a reasonable timeline to avoid cash being carried around/held elsewhere.
- (i) Cash is not to be held for more than one week before being banked once it reaches the £500 limit.
- (j) Accumulating cash collected, at any one time, will be limited to no more than £500, by an employee or nominated volunteer, before being banked. Cash collected is to be limited to £250 per collection. (i.e. per venue). Cash is not to be transported between venues above the value of £250. If more than £500 is to be collected and it cannot be avoided, permission must be granted by the employee's supervisor and precautions taken to ensure the employees safety and the security of the cash. *NOTE: If depositing one off large sums over £2,000, the employee MUST be accompanied by one other charity employee, trustee or nominated volunteer to the bank/post office.*
- (k) Cash is to be banked at any of the banks/post offices listed as acceptable by Co-Operative Bank. All cash and cheques will be paid into the charity current account.
- (l) Cash should be banked in a safe manner, with high regard for the employee's safety being paramount. The employee should not bank at a regular time/day but should vary their route/time/day so as not to establish a pattern that could be easily noticed. Visiting anywhere prior to depositing the cash is forbidden, the cash must not be carried anywhere unnecessarily and must be taken to the bank/post office immediately after withdrawal from the safe/collected (i.e. do not go to the shop/visiting/café etc. whilst carrying cash.) Cash should be kept in a plain envelope and carried in your own bag or similar; not to be held in a see-through container or money bag. Both nominated volunteers and employees should feel they can request another person to accompany them to bank any amount (even below £2,000).
- (m) Cash should not be handed to anyone who is not a nominated collector but should be refused and referred to the correct person. Vicars, trustees and other volunteers to be informed of this and to action it appropriately. Employees must report to their supervisor if this point in the policy is not adhered to by anyone in the charity. If someone from outside of the charity (e.g. volunteer from the church or visitor to the centre) accepts cash and hands it over to the employee, the employee should inform their supervisor in the first instance so the person can be informed of the charity policy on cash handling to avoid any future issues arising.
- (n) A written/electronic record of cash paid into the bank account is kept by the employee and communicated to the treasurer via the SDW. All cash needs to have a reference noted as to the purpose of the cash banked (e.g. project name, activity, employees name, etc.) If paying in cash for another project, the payee must ensure a record is made by the relevant project employee of the deposit.
- (o) Cash collections, receipts books, financial records and paying in records will be checked by the relevant trustee/volunteer/SDW to reduce the risk of fraud. (See Triple C (Liverpool) Anti-Fraud Policy)

## 6. Receiving Cheques

- (a) Cheques are collected, stored and paid into the Co-Operative bank account in the same way as cash. Co-Operative Bank also allow cheques to be sent by freepost, but as this has had past issues, it is to be avoided
- (b) Cheques should not be handed to anyone who is not a nominated collector but should be refused and referred to the correct person. Vicars included in this – nobody is exempt.
- (c) A record of cheques paid into the charity current bank account is kept by the employee, including purpose of deposited cheque and communicated to the treasurer via the SDW.
- (d) Third party cheques can NOT be paid directly into the charity deposit account but must be deposited to the current account then transferred by BACS by the SDW if necessary.

## 7. Internal Transfers

- (a) Project budget lines may be allocated to the charity (general fund), mainly for management costs, administrative support, supervision and payroll costs. These costs will be outlined in the budget prior to submitting to the proposed funder. Once the grant is successful and monies received into the charity bank account, the SDW will complete Internal Transfers from the relevant restricted fund into the general fund as per the specific budget and will keep a record of these transactions.
- (b) Any other restricted fund budget lines, payable to a different fund, which require an internal transfer within the charity current account such as phone costs, salary contributions etc. will be transferred in the same way.
- (c) Transfers between the charity bank accounts: -1) Transfer between Deposit to Current (same fund) accounts (same funds) because fund levels are too low or can be placed on Deposit; will be authorised as per regular transactions by two signatories. and 2) Transfer from fund A to fund B in current account with reverse transfer in deposit current (or vice versa) as otherwise there would be a negative fund balance; do not need signatory authorisation as they are internally processed.

## **8. Fund Balances**

The SDW is responsible (with the treasurer) for keeping track of fund balances and ensuring that:

- (a) Current account funds do not run too low; this will mean transferring funds from the deposit account when necessary.
- (b) Restricted funds do not run too low and that employees/those responsible for spending are kept updated.
- (c) Invoices are sent on time for grant payments where required
- (d) The board of the charity is kept informed and updated.

## **9. Payments Administration**

- (a) All transactions are recorded on an administration spreadsheet that is used and maintained by the SDW, who is responsible for recording transactions, and the Treasurer, who is responsible for reviewing transactions.
- (b) All invoices received are entered onto the administration spreadsheet ASAP on receipt. Invoices are sequentially numbered, checked for authority, compliance and allocated to the appropriate payment cycle.
- (c) My Fund Accounting Online (MFAO) is accounting software, designed to manage the accounts for churches and charities as required by the Charity Commission. MFAO is used to manage funds, journal entry transactions, bank reconciliation and financial reporting. Bank statement transactions are exported to a csv file that is used to directly record transactions onto MFAO.

## **10. Payroll and Employees**

- (a) All new starter's salary levels, contract terms and hours are authorised by the (project relevant) trustee supervisor, with a team consisting of Operations Manager/trustees. Together, they prepare job descriptions, contract amendments, grant applications, recruitment and selection for posts.
- (b) Gross salary payments are authorised on each occasion with any variations specifically approved by the relevant supervisor to the SDW. Employees must personally authorise any deductions from salary.
- (c) Liverpool Charity & Voluntary Service (LCVS) provide a payroll service which covers payslip issuing, processing HMRC payments and annual checks, pension calculations and advice on all payroll matters.
- (d) Wages are paid monthly, at the end of the current month, to employees according to their contract and net monthly amounts are confirmed by LCVS. Payments are made via bank standing orders calculated based on 12 equal payments. Any shortfall, due to monthly variations, will be paid directly to the employee at the end of every 12-month period.
- (e) Statutory deductions are calculated by LCVS who ensure such payments are made to the relevant authorities on a regular basis. These payments are made by LCVS to the relevant authorities and the charity is invoiced for them monthly.

## 11. Pensions

- (a) The charity makes available, as required, access to a pension scheme. Any Government requirement for a pension scheme will be adhered to according to regulations set.
- (b) Alongside payroll, records are maintained of those employees who are members of pension schemes and deductions from salary together with any agreed employer contributions paid over to the pension provider on a regular basis.
- (c) Auto-enrolment pensions are held with NEST pensions – a government recommended pension provider.

## 12. Employee Benefits

- (a) All benefits will be agreed upon by Trustees after discussion, investigation and comparison. This will include type of benefit, company used where applicable, cost, source of funding, eligibility and review period.
- (b) Benefits will be paid from General Fund unless an external grant has been secured to fund the benefit. If the fund is for a limited period, General Fund will be used at end of grant.
- (c) Benefits should be reviewed at a time set by trustees to ensure the benefit is still necessary, beneficial, good value for money and that there are sufficient funds for future commitments.

## 13. Investment Policy

The activities of the charity are funded through grants and such funds have agreed budgets and typically a short life span. Every 3 months we review the current account holding of each of our funds to ensure there is sufficient money to cover the budget for that fund for the following four months. If there is a shortfall then, where possible, we will transfer an amount from the deposit account holding of that fund to meet the shortfall. Any current account holding of funds more than the greater of 4 months' budget or £3,000 will be transferred into our deposit account. For Reserves – see Triple C Reserves policy.

## 14. Grants

- (a) Grant applications
  - i. Grant applications will be made to funders to enable the charity to achieve the aims of the charity as set out in the Memorandum and Articles.
  - ii. Funders will be chosen by the charity based on whether they are seen to fit with the ethos of the charity as outlined in our articles and values (see Triple C Articles of Association).
  - iii. Funders that employees are unsure of approaching, should be brought to their supervisor/trustees for a decision before applying (e.g. Lottery funding)
  - iv. All budgets must be robust and cover all associated costs. The budget must include management, supervision, payroll and support costs if incurred by the charity during the project.
  - v. Price checks/quotes should be completed prior to submitting a budget to a prospective funder and be checked with relevant project supervisor.
  - vi. Budgets need to be discussed with the SDW before application is submitted. The treasurer should be notified when a grant is successfully awarded.
- (b) Handling grant funding
  - i. All grants are paid directly into the charity's bank account upon receipt and allocated as restricted where appropriate. Separate systems are in place to monitor expenditure against the grant and thus produce the necessary financial monitoring information.
  - ii. Budgets must be submitted to the SDW and the treasurer; and funding must be secured before any payments can be made. This should be taken to mean that there is a date secured that the funding would arrive, it does not necessarily have to be in the bank account. Payments may be made prior to receipt of secured funding; however, this will be approved on a case-by-case basis, subject to charity cash flow and grant allowance.
  - iii. Employees should not spend any of the budget if funding has NOT been agreed and successfully confirmed.

- iv. Purchase decisions should be made based on price comparison/quotes to ensure the best price, value and to keep within the budget.

#### **15. Purchasing**

When procuring goods and services it is the charity's aim to achieve best value. For goods and services valued at over £1,500 at least 3 quotes will be obtained. Whenever possible, feedback will be obtained from charities that are currently using the relevant service provider. All quotes for grant applications will be obtained according to grantor requirements.

#### **16. Security**

- (a) The charity offices are based in Christ Church Community Centre, Sedgemoor Road, Liverpool, L11 3BR. The buildings are assessed for physical security and are appropriately alarmed and secured with key-holders being both approved and recorded according to Christ Church policies and procedures. The charity does not own this or any other buildings. All responsibility for this building remains with Christ Church Norris Green. The charity employees are to always adhere to Christ Church Health & Safety policy to ensure a safe and secure working environment for the employees and others using the buildings.
- (b) Confidential or sensitive information is held securely in lockable filing cabinets or cupboards. Access to such information is restricted to those who need it. Suitable arrangements are in place for emergency access to this information. Such information is reviewed regularly by staff to ensure that continued retention is still required and, if not, that a secure arrangement for its destruction is in place.
- (c) Refer to Triple C (Liverpool) Lone Worker policy.

#### **17. Insurance**

- (d) Ecclesiastical Insurance will be the insurer for the Charity. They confirm that our methods outlined for cash handling and safe storage is covered by the insurance policy.
- (e) An up-to-date inventory (including replacement value) of physical assets is maintained.
- (f) A register of all activities, including key people, is maintained and utilised in negotiations with insurers.
- (g) Adequate employers' liability and public liability cover is maintained, and certificates displayed, as necessary.
- (h) Insurance cover is displayed in both the charity offices based in Christ Church Community Centre. All employees are made aware of the location of the insurance certificate.
- (i) Claims record and insurance arrangements are reviewed annually to ensure that insurance cover is adequate and appropriate.

#### **18. Disaster Recovery**

Refer to Triple C (Liverpool) Risk Management Policy

#### **19. Data Protection**

Refer to Triple C (Liverpool) Privacy Policy - Data Protection Notice

#### **20. Information Technology**

Refer to Triple C (Liverpool) Information Technology Usage Policy