

# Treasurers' A – Z

## Nottinghamshire Federation 2021

### INTRODUCTION

This A-Z booklet is designed to provide guidance for Treasurers.

Further advice and information on the role of the WI Treasurer may be obtained from:

- Nottinghamshire Federation Office (County House) – especially MCS enquiries. [secretary@nottswi.org.uk](mailto:secretary@nottswi.org.uk)
- WI Advisers.
- MyWI – Treasurers' information and role.

The WI Support Team hold workshops for Treasurers from time-to-time to keep Treasurers up to date and to give guidance and best practice.

**ACCOUNT BOOKS** – Are available to purchase from County House or computer-based accounts can be downloaded from MyWI. Both versions contain valuable information about which columns to use. The downloaded version should then be stored on your computer, but you must ensure the Accounts are backed up regularly and a hard copy is kept. Once downloaded, the MyWI version can be completed on your computer and the rows and columns will be calculated automatically. The Financial Statement is available on MyWI – Running Your WI - WI Finance. Access to MyWI is via [www.thewi.org.uk](http://www.thewi.org.uk) – follow link at the bottom. (See MyWI website). As a social archive Account Books should be kept forever.

**ACTING AS AGENT** - A WI is acting as Agent when a member makes a payment to her WI which she intends to be passed on to the Federation or NFWI. The WI Committee has no discretion over the use of the funds when acting as Agent. When the WI acts as Agent, receipts and payments do go through the WI's Bank Account and should be recorded in the Account Book under the appropriate headings. However, the funds are not included within the WI's total receipts and payments in the Financial Statement. The totals are transferred to the 'Notes' section (Section C) of the Financial Statement. There are three types of receipt /payment which this applies to:

1. The share of the Membership Subscription which is to be passed on to the Federation and the NFWI.
2. Payment for events by individual members for Federation events - the WI is doing nothing more than acting as a conduit to a member's payment to the Federation.
3. Payments for the NFWI or Federation raffle tickets which are collected and passed to the raffle operator.

Please note that a WI is not acting as agent in the following situations:

• Where the WI organises an event or visit for a group of members and charges them a fee. In this case, the WI Committee is exercising discretion in organising the event and the booking is made in the name of the WI. Include this under Activities & Events. If you are not sure, then you should assume the WI is not acting as agent.

• Where the WI is paying for members to attend a Federation event from WI funds. Include this under Activities & Events.

• Where the WI orders and purchases e.g. diaries, calendars or other items from the Federation and sells them to members, where there is a single order in the name of the WI. Include this under Publications.

**ACTIVITIES - WI** See ('Sub - Committees').

**ACWW** - See ('Coins for Friendship').

**ADVERTISING** - Advertisements placed in newspapers before a fundraising event can be costly but effective; include this in the budget for the event. All advertisements including posters, handbills etc, should contain, a WI's charity number if it has one and information about where the proceeds from the event will be going eg: WI funds, Village Hall Roof Fund.

**ADVICE** – (See ‘Introduction’).

**AFFILIATION TO OTHER ORGANISATIONS** – The WI is only affiliated to ACWW.

**ALCOHOL** - (See also Temporary Event Notice) Alcohol may not be sold at any function without a Temporary Event Notice (TEN). Including it in the price of a ticket is the same as selling it! If a bar is required, a TEN can be obtained from your Local Authority; allow at least a month for formalities. However, although alcohol cannot be sold, a suggested donation may be requested, but not enforced.

**ANNUAL FINANCIAL STATEMENT** - This must be completed by the Treasurer as soon as possible after the end of the WI’s financial year and after paying outstanding bills. It is then given to an Independent Financial Examiner with all the Treasurer’s ‘paperwork’ (see under ‘Independent Financial Examiner’), to be back in time to present the examined Accounts to the next Committee meeting. The Committee should approve the Accounts prior to their presentation to the members at the next Annual Meeting. It is helpful if each member can see a copy of the Accounts but, in any case, the Annual Financial Statement must be available for inspection. When approved, the Statement must be signed by the Independent Financial Examiner, the Treasurer and the President. The original Statement must be kept by the WI forever and a copy sent to County House.

**ANNUAL MEETING** - (NB: a WI does not hold an AGM) The Annual Meeting is the main business meeting of the WI year, when the Annual Report and Financial Statements are presented to the members. Voting for the President takes place.

**ASSISTANT TREASURER** - A WI Treasurer will find it a great help to have an assistant, especially at busy meetings such as April, when Membership fees are due - the Treasurer needs some time to enjoy the meeting too! It is also essential to have someone able to deputise at times of illness etc, and the involvement of other members makes it less likely that replacement problems will arise when the Treasurer retires.

**ASSOCIATE MEMBERS** - A WI Associate is someone who for a variety of reasons is unable to join a WI but wishes to have links with the organisation. On payment of a fee to NFWI, part of which is passed to the Federation, she receives a WI Life and a Newsletter from the Federation called ‘The Hornblower’. She is entitled to enter all National competitions and to apply for Federation classes, events and Federation Meetings for the same fee as WI members.

**BACS** – Bankers Automated Clearing Service. A member may wish to use this method to pay her Annual Subscription. You would first need to check that your WI Bank Account enables this kind of payment. You may also make payments to the Federation by BACS, please contact County House for the Federation Bank Account Details. When paying please give your WI as reference and email the application form with details to [admin@nottswi.org.uk](mailto:admin@nottswi.org.uk)

**BANK ACCOUNT** - A WI Current Account must be opened in a convenient bank approved by the WI members. It must bear the name of the WI not the name of an individual, and preferably should have three signatories, usually President, Secretary and Treasurer, with two of the three signatures required on each cheque. Deposit or Investment Accounts may also be opened, if appropriate. Online Bank Accounts are increasing, although sometimes difficult to administer. Bank Statements should be requested monthly and reconciled carefully to the last figure printed on the Bank Statement then add any monies which have been paid into the Bank but not shown, and deduct any cheques not presented. This gives an accurate balance.

**BANK CHARGES** - Despite the WI being a Registered Charity, it is becoming increasingly prevalent for banks to treat WIs as ‘small businesses’ and charge them accordingly. WI Treasurers are advised to ‘shop around’ and to speak to all the local Bank Managers, who often have powers of discretion. A WI can only use its own charity number if it has one not that of the Federation or NFWI.

**BUDGET** - A budget should be prepared by the Treasurer at the beginning of the financial year, presented to the committee at the first committee meeting and to the members at the first monthly meeting. It is also essential when setting the WI portion of the subscription. It will be based on known and estimated income and expenditure and will help the WI by showing how much money has to be raised in the following year.

**BURSARY** - A sum of money offered by a WI for its members towards the cost of a course of tuition at an approved establishment for an educational activity or course. This is purely optional on the part of the WI and does not have to cover the whole cost or be awarded every year. However, when a bursary is awarded, it is better to offer a substantial amount, e.g. every two or three years, rather than a small amount each year - the member who wins it may not be in a position to accept if she has to subsidise it greatly. ALL members of the WI should automatically be included in the ballot unless they specifically decline. A WI offering a bursary should also decide how long the sum will be held in funds should the recipient be unable to obtain a place on the course of her choice immediately. The bursary should always be paid direct to the establishment or on submission of a genuine receipt, and not directly to the member. WIs giving a bursary should have a written policy covering its implementation.

**CASH PAYMENTS** - Cash payments for expenses should only be made when absolutely necessary from Petty Cash and for small amounts only. A signature should always be obtained. (See also Petty Cash).

**CHARITY COMMISSION/CHARITABLE STATUS** - All WIs are deemed to be a charity, being part of NFWI, but if a WI owns property (eg: a hall) it is obliged to register individually with the Charity Commission. WIs with a gross income of £5,000 or more must register with the Charity Commission. If a WI is already registered but its gross income is below £5,000 and expected to remain below, it can deregister by emailing the Charity Commission, stating that its income is below £5,000 and will not go over this figure in the future. The Commission will check that the last recorded income is under £5,000. If WIs have a gross income of £10,000 or more then all correspondence must have the Charity Number printed on it ie: letters and cheques. Relevant forms are available from the Charity Commission [www.charity-commission.gov.uk](http://www.charity-commission.gov.uk). All Committee members are the Trustees of the WI. It is advisable to use County House as the correspondence address. The WI is a social and educational charity. It is not, and was never intended to be, a fundraising charity although, of course, it can hold fundraising events for itself. WIs must use WI money solely to further the aims and objects of the movement as set out in its Constitution. However, there are acceptable ways in which WIs can support others in the wider community, here are a few examples:

- Running a prescription collection service.
- Inviting charity speakers to meetings – although the speaker should be paid, not the charity.
- Supporting a local charity that benefits the WI, i.e. Village Hall but not a local charity for the homeless etc. If a WI is raising money for other local charities, this must be stated on all paperwork, i.e. tickets, posters and correspondence.

A rule of thumb is that a supported charity should benefit women and be local.

**CHEQUES** - All WI cheques must have two signatures. When sending a cheque to County House, please ensure that it is made out to "Notts Federation of WIs" and not NFWI.

**COINS (or Pennies) FOR FRIENDSHIP** – Coins for friendship are collected annually in the WI to aid projects by ACWW (Associated Countrywomen of the World), an international organisation to which National and our Federation are affiliated. This is entirely voluntary. The amount collected should be sent to County House when requested and not to ACWW. Members can become an individual member of ACWW; the Federation have details of how to join.

**CONSTITUTION AND RULES** - The documentation which governs the running of the WI at all levels is in three parts:

1. Memorandum and Articles of Association of NFWI (Incorporated).
2. Memorandum and Articles of Association of County Federations (Incorporated).
3. Constitution and Rules for Women's Institutes (formally on green paper): The Committee can download a copy of the new Constitution adopted in 2021 from MyWI.

**DELEGATES' EXPENSES** - When a member attends a meeting on behalf of her WI, her expenses must be met from WI funds. If her expenses are not reimbursed, even if she, herself, has declined to accept payment, it may deter another member from acting as delegate in the future as she may be embarrassed to ask for expenses. If expenses are paid in full automatically, the delegate is then free to give the money back to the WI as a donation, if she so wishes. Delegates' travel expenses for the Annual Meeting of the NFWI are covered by pooling of fares. All other out of pocket expenses are paid by the WIs, in Nottinghamshire normally by way of a 'pooling of expenses'. The cost of sending the delegates (hotel & out of pocket costs) is calculated by taking the total cost divided by the number of members in the Federation. Each WI pays according to the number of members in their WI.

**DONATIONS** - (See also under 'Speakers', 'Charity Commission/Charitable Status' and 'Affiliation' to other organisations). Donations made by individual WIs or members to County or National Federations are exempt from VAT, so are particularly welcome. The WI is a non-religious and non-political organisation, therefore, donations must not be made to any sectarian or party-political organisation.

**DOOR MONEY** - There is no such thing! A member who has paid her Annual Subscription is entitled to attend eleven regular meetings without further cost being involved. A WI may charge for refreshments, but a member is not obliged to take them.

**DUAL MEMBERSHIP** - If a WI member wishes to take part in the activities of a second WI, or to retain contact with a WI to which, for example, she used to belong prior to moving to a new area of the country, she is entitled to attend meetings of the second WI on payment of the WI's share of the Annual Subscription only.

**From 2021** Subscription Flexibility is introduced and a dual member will pay the agreed WI share of the annual subscription of her secondary WI. (This may be a different cost from her primary WI.) A dual member may participate and vote at the meeting of both/all WIs, but she may only vote on constitutional matters and resolutions on public affairs or stand for election as an Officer, Committee member or Delegate of the WI at her primary WI. The WI may alter this provision by adopting byelaws to permit a dual member to stand for election as an Officer or Committee member, but an Officer or Committee member of another WI may not stand for election unless the Federation/Board of Trustees consents. Someone wishing to be a dual member should show her receipt for full fees from her primary WI. See also the relevant section in Constitution and Rules for Women's Institutes 2021 (formally green copy).

#### **DUTIES OF A WI TREASURER**

1. To guide and advise the WI committee.
2. To maintain WI Accounts.
3. To prepare and present a budget at the beginning of the WI's financial year
4. To receive cash, issue receipts and carry out banking procedures.
5. To keep members informed of the financial position of the WI
6. To give the Committee a monthly financial report at least quarterly to the members.
7. To seek the approval of the members for any expenditure not included in the budget.
8. To prepare a Financial Statement at the end of the year which should be independently examined before presentation to the members.
9. To submit a copy of the examined Accounts to the Federation and, if and when required, to the Charity Commission.
10. All Committee Members are equally accountable for WI funds, not just the Treasurer.

**EXPENSES** - Members of the WI, particularly Committee Members, will incur expenses for postage and telephone calls and they are entitled to reimbursement. If possible, they should be encouraged to use a notebook for that purpose and to submit claims monthly, quarterly, or half yearly. The claims can then be paid by cheque, or BACS and the notebooks can be shown to the Independent Financial Examiner at the end of the year. It is also helpful if an agreement is reached about a fixed charge for telephone calls e.g. 20p local calls, 50p long distance calls. This practice tends to ensure that calls are kept as brief as possible! All members should claim expenses so that no one is put off from taking office or organising WI activities because of the cost.

**FEDERATION TREASURER** - is available to ask for advice.

**FINANCIAL REPORTS** - (See also under 'Duties')

- MONTHLY to the WI Committee
- QUARTERLY to the members
- ANNUALLY to the Independent Financial Examiner, Federation and members.

**FLOATS** - A cash float may be given to members organising a large event. A signature should be obtained for the money and the amount deducted from the gross takings. Cash for floats should be drawn on a cheque.

**FUNDRAISING** – (See also under ‘Charity Commission/Charitable Status’). Guidelines are available to download from MyWI. Only fundraise for your WI or for local charities that further the objects of the WI Constitution. A group of members acting as individuals and not in the name of the WI may fundraise for other charities outside the scope of the objects, but they must not use any WI or NFWI trademarks for the project and there must be no cost to the WI. All advertisements publicising a fundraising event should state clearly what the money is being raised for (e.g. WI funds, Village Hall Restoration fund, etc) and the subsequent funds cannot be reallocated. Public events may not be held to fund WI outings and parties. WI fundraising events can be great fun and many a WI friendship has started at such an event!

**GDPR – (General Data Protection Regulations)** – All members must sign a WI Member’s Registration Form to allow their personal details to be used by the WI for administration of their membership within the organisation. (See Membership Communication System). Note that the WI Member’s Registration Form is only relevant to membership of the WI, any other sources which can identify an individual e.g. photographs must be separately agreed with members.

**GIFT AID** – WIs can reclaim the basic tax paid on the **WI share** of the Subscription from HMRC which can be reclaimed for up to four prior years. The member must be a UK tax payer. The amount claimed equals 25p in every £1 of Subscription for members who have completed a Gift Aid Declaration – provided the member has not received more than 25% of the Subscription in benefits e.g. going on a Course. Guidelines were updated in February 2021 and a Gift Aid form are both available to download on MyWI – Running your WI – Finances page. Please check for further updates. Send a copy of your WI Gift Aid Claim Form to County House for us to reclaim our share of the Subscription. Visit [www.hmrc.gov.uk/charities](http://www.hmrc.gov.uk/charities) for more help.

**GIFTS AND PRESENTATIONS** - WI funds may be used (up to the recommended £25) for those special occasions such as a retiring long serving officer, funeral of a member etc. The Charity Commission’s guidance puts the limit at £25 per gift as long as all the members are consulted, and majority agreement reached. Please note. that money/gift vouchers cannot be given in lieu of gift.

**HALLS – WI** - WIs who own property, such as their own halls, must register individually with the Charity Commission. Hall accounts must be separate from WI Accounts. Deeds to the property should be kept in a safe place, e.g. a bank and the names of the HOLDING Trustees should be known to the members. The Hall Trustees can and perhaps should, be different to the WI Committee. Help and advice should be sought in all cases of financial difficulty, major repairs or disposal of the Hall from RCAN (Rural Community Action Network), Nottinghamshire Federation of WIs or local councils. As well as WI Accounts, annual Hall Accounts should be produced and presented to the members at the Annual Meeting. The total income and expenditure figures for the Hall are also transferred to the Financial Statement to give a complete picture. Some WIs that own their own Hall find it helpful to have a Hall Treasurer as well as a WI Treasurer.

**INCOME TAX** - Interest paid to WIs on deposit and investment accounts may be taxed at source by the banks and building societies unless they are informed of the WIs charitable status.

**INDEPENDENT FINANCIAL EXAMINER (IFE)** – is someone usually, but not always, a WI member, who has been trained and appointed by the Federation to audit accounts at the end of a financial year and to offer a friendly and approachable service to treasurers. An IFE is allocated to a WI following a written request to County House, not directly to an IFE. She or he must not be a member of the WI whose accounts are being checked nor related to any member of that WI and is entitled to receive a small sum, currently £15, as a thank you from the WI. Using the IFE Scheme ensures that not only are the account figures correct but that the WI is working within the scope of the WI Constitution as well as the Charity Commission. Members’ approval for the appointment of an IFE for the year ahead must be obtained at the WI’s Annual Meeting. At the end of the financial year, an IFE will require to see all the Treasurer’s paperwork together with the Treasurer’s completed Annual Financial Statement. In the event of a query, an IFE is entitled to ask to see the Minute Book relating to decisions made by the WI.

**INDEMNITY INSURANCE** – The Constitution allows WIs to take out Indemnity Insurance. This insurance covers Trustees wrongly accused of an offence against the Rules and Constitution of the WI or for defrauding the WI. Ask your insurer or County House if you require guidance.

**INSURANCE** - The question of insurance must be considered very carefully. Probably the most important kind of insurance is Public Liability which covers the WI against damages claimed against it where negligence can be proved. Insurance provides cover for injury or death to members, visitors and speakers. You should also consider cover for money held by Officers, particularly the Treasurer, who may have large sums of money on her person, or at home e.g. a Saturday fundraising event or the night of the April/May meetings, when subscriptions have been collected, although you should encourage subscriptions to be paid by cheque or BACS. Insurance is available to WIs under 'umbrella' policies organised by the Federation. Details are sent to WIs early in the year. WIs who own their own halls need greater insurance cover than that mentioned for WIs. Contact Notts RCAN for details on national 'Village Hall' policy.

**INTEREST** – WIs are advised to hold a year's running costs in hand. Anything above this amount may be invested with the members' approval. WIs should not hold excess funds without good reason. Any extra money should be ear-marked for a project to benefit the members and come to fruition within a short time span.

**LICENCES** - (See also under Raffles). The question of licensing is a complex one but briefly covers:

- Music, dance, drama and poetry.
- Films, including 16 mm. and DVD.
- Alcohol.
- Prize draws (lotteries) and gaming.
- Playing a CD/digital music at a party.
- Website or digital meeting software

WI committees are advised to make themselves aware of the Regulations whenever performing a play, organising an event where alcohol will be served (including home-made wines) selling tickets for prizes or playing recorded music of any kind at a meeting or event. The local council can advise about prize draws and information about music licences which can also be obtained from the Performing Rights Society (PRS).

**MEMBERSHIP** - (See also 'Associate' and 'Dual membership'.) Membership is currently open to all women over the age of 18. A member who has paid her subscription has certain rights, especially at her main WI. These are:

1. A minimum of 11 meetings each year which are held at a regular time and place at no extra cost (refreshments and raffles are voluntary).
2. The right to stand for election on the committee.
3. The right to vote in elections.
4. The right to represent the WI in competitions, and to act as a delegate at County and National meetings.

**MEMBERSHIP COMMUNICATION SYSTEM (MCS)** – (See under 'MyWI'). This is a register of members' names, addresses, post codes and email. A new member must complete a registration form. Details are then added to the Register by the WI MCS Rep or sent into County House or to NFWI. Access to the Register is by password and a username given to the MCS Rep by the Federation. The Federation and NFWI also have access to the MCS but do not pass on any information as per GDPR (See GDPR).

**MEMBERSHIP FEES** - (see under 'Subscriptions') A member's annual subscription is due at the April meeting. It is divided into three portions. National and Federation portions are sent to County House, the third portion being kept by the WI. The Federation keep their share and send NFWI their portion. WI Treasurers will be informed by NFWI how much should be paid. Additional fees may be sent in later in the year if;

1. Established members are late in paying their subscription. An established member, and anyone whose membership has lapsed for a year, must pay the full subscription.
  2. New members joining after 30<sup>th</sup> June pay pro rata fees (See under 'Subscriptions').
  3. From 2021 WI share Subscription Flexibility has been introduced. (See 'Subscriptions')
- New WIs retain all subscriptions paid during the year of their formation.

**MINORITY INTERESTS** – (See also under 'Sub-committee')

In most cases, the activities of a small group of members within a WI should be self-financing, i.e. not paid from WI funds. Examples are: sports teams, choirs and craft groups. Entry fees for competitions where a group represents the WI should be paid from WI funds.

**MyWI WEBSITE** – (See also under ‘MCS’) This is a dedicated website for WI members where you should find everything you need. How do you login to MyWI? You must have a valid email address registered on the MCS to receive your Digital WI login details. You can ask your MCS Rep or the Federation MCS Rep to update your records. Alternatively, please visit: <https://mywi.thewi.org.uk/request-access> to request access to the site or call 020 7371 9300 and select option 0.

**NATIONAL CRISIS** - If this occurs you will have to follow whatever the government guidelines are for your WI. Provision is made in the Constitution 2021 for meetings and Annual Meetings to be on a digital platform if required. WI committees will do the best they can for members in whatever circumstances they are faced with.

**OBLIGATORY PAYMENTS:**

1. Membership fees and quotas (when required).
2. Pooling of fares contribution.
3. Pooling of Expenses contributions.
4. Delegate’s expenses

**OFFICE 365** - The Federation communicates to WI Officers via email using Office 365. Every WI Officer has a designated email address. Please inform County House by email, if you are a new WI Officer and a new password will be issued to you. Please check your Outlook 365 on a regular basis.

**OUTINGS AND PARTIES**

1. Fundraising events involving non-members cannot be held in order to subsidise outings and parties.
2. Careful budgeting should mean that costs are covered without excessive profits being made.
3. Outings and parties NOT held on the monthly meeting night should be funded by those who attend. (See member’s rights under ‘Membership’)  
Occasionally, however, a WI may choose to take part in a visit of an educational nature to another venue on a regular meeting night and to pay members’ expenses, e.g. coach fare from funds. This is perfectly acceptable provided:

1. All members who wish to, may take part even if it means that in a large WI this may involve hiring two coaches
  2. That the ordinary WI business is conducted.
  3. That the visit has been planned and included in the budget and has the approval of all the members.
- There are occasions when it is permissible for WI funds to be used – special anniversaries etc. Again, members’ permission must be sought, or a sum included in the annual budget for the event. NB: When arranging outings that are being paid for by the members themselves, a non-returnable deposit should be paid in advance and the full amount should be paid before the trip takes place.

**PENNIES (OR COINS) FOR FRIENDSHIP** – See (‘Coins for Friendship’)

**PETTY CASH** – If it is absolutely necessary to make cash payments, cash should be drawn from the bank by cheque and a petty cash book, kept specifically for this purpose, should be used to record all payments made. Try to pay everything by cheque as petty cash is hard to administer.

**POOLING OF EXPENSES** – This scheme, administered by the Federation, makes it possible for all WIs to send a link delegate to an Annual Meeting of the NFWI for a basic cost per member of the WI, pertaining to hotel and refreshment costs of the duration necessary for attendance. (A link delegate usually represents 4 WIs.) The amount is fixed each year by the Board of Trustees of the Federation and WIs are obliged to send the pooling of fares contribution to the Federation when requested.

**POOLING OF FARES** - This scheme, administered by NFWI, makes it possible for all WIs to send a delegate to an Annual Meeting of the NFWI for the same cost, no matter how distant from the venue of the meeting. The amount is fixed each year by the National Board of Trustees and WIs are obliged to send the pooling of fares contribution to the Federation when requested.

**PRESENTATIONS** - (See under ‘Gifts and Presentations’).

**PRIZE DRAW** - (See under 'Licences' and 'Raffles')

**PROGRAMME** - The WI's printed programme is a 'shop window' and its content will attract and keep new members, or drive them away, according to its worth. A Treasurer should always include in the budget an adequate sum to cover the cost of speakers' fees and travelling expenses, as well as the actual cost of printing the programme. Extra copies should be available for doctors' and dentist's surgeries, village notice boards, libraries etc. To cover costs advertising could be sought from local firms.

**RAFFLES** - This simple and popular kind of lottery may be held without a licence so long as tickets are sold **only** at the event at which the draw for prizes will be made. WIs are advised not to let raffles become a regular feature at meetings as members can be put off by constantly being asked to buy tickets.

NB: There is a difference between a raffle and a prize draw which requires a licence, printed tickets including the name and address of promoter and significant prizes. These tickets can be sold over a longer period.

**RECEIPTS** - Receipts should be issued for all cash received and obtained for all purchases made on behalf of the WI. They should be kept for the IFE at the end of the Financial Year. The Treasurer needs to keep a 'paper trail' for all money transactions over the year.

**REFRESHMENTS** - The charge made for refreshments should be agreed by all members. Keep them simple. Tea, coffee and biscuits should be sufficient. More elaborate food can be saved for special occasions.

**RESOLUTION MEETING** - (See under 'Speakers')

**RESPONSIBILITIES** - Although it is the duty of the Treasurer to manage the Accounts, it is the responsibility of the whole committee to see that WI money is properly managed and is used only to further the Aims and Objects of the WI Constitution and Rules. The Treasurer's advice should always be sought, but if the committee decides against her, she is obliged to carry out their wishes.

**SALES AT MEETINGS** - These fall into two categories:

1. **SALES TABLE** - A good way of bringing in a small but steady income. When an item is sold a percentage (10% or 15% for example) is kept by the WI and the rest is given to the vendor at the same time giving members the opportunity to get rid of unwanted articles, excess produce etc. The vendor can agree that the WI keeps all the money if she so wishes.
2. **SELLING BY SPEAKERS or DEMONSTRATORS** - At all costs avoid direct selling at monthly meetings (party plan etc.) and never allow members to enter into financial agreements at meetings. If a speaker or demonstrator wishes to sell goods, booklets or similar items, they may be allowed to do so if they are prepared to pay the WI the usual 'sales table' percentage. If a speaker/demonstrator wishes to sell items without paying the sales table percentage then they cannot sell until the WI meeting is closed. These matters must be discussed with the speaker before the meeting to avoid embarrassment.

NB: 'Party Plan' type evenings may be held, but not on monthly meeting nights.

**SAVINGS SCHEMES** - Ideally members should be encouraged to save for themselves at home. If, however, a saving scheme is requested it is simple to set up in a WI and may be used to save for next year's subscription or 'Hornblower' subscriptions, or any other WI related item. The money belongs to the members taking part and is put into a new separate bank account. This should not include the WI in the name as the money would then belong to the WI. The account would need two signatories to run it. The Rules you decide upon should be minuted and include when and for what purposes the money could be withdrawn, when and how it is paid.

**SHAREPOINT** - Is accessed via Office 365. Yearbook, Event Forms, WI Annual Meeting Forms and many applications may be downloaded from WI Information link.



**SPEAKERS** - Just as 'free' speakers are not necessarily second rate, neither are expensive speakers necessarily excellent. On the whole, a personal recommendation is the best way to be sure. The speakers included in the Speakers List pay a fee to be included, there is no vetting of their quality. Always offer to pay the Speaker's fees and expenses before he/she has to ask you, and don't forget that at Resolution meetings, the WI Adviser or other County speaker will require travel expenses, even if this meeting coincides with the Annual Meeting. Occasionally a speaker will decline a fee, asking instead for a donation to be sent to a particular charity. The Treasurer should explain that donations cannot be made to another charity from WI funds, and should ask the Speaker to accept a cheque made out to him/her and to pass the money on personally.

**SPONSORSHIP** – WIs may seek sponsorship from local firms especially to cover the cost of their programme. It is also acceptable to ask local businesses and companies for raffle prizes in an efficient and courteous manner and be prepared to be turned down.

**STATIONERY** - WI stationery is designed to make the Officers' work easier. A Stationery order form is available on the Notts website or on SharePoint. It is available from County House to purchase and at the Federation Annual Meeting. County Office Staff would be pleased to show you the full range available.

**SUB-COMMITTEES** - A WI sub-committee or extra-curricula group e.g. craft group may be given a working float but may not hold funds of its own. All money received from members of the sub-committee/group must be given to the WI Treasurer as soon as possible and all bills paid by her. The sub-committee members must obtain receipts for all purchases and keep accurate records of expenditure and income.

NB: Whilst choirs and sports teams are not exactly sub-committees, they should abide by the above Regulations. The question of whether or not a minority activity should be funded by the WI is one which should be discussed by all the WI members. In general, the participating members should finance the activity themselves except of course when representing the WI in competitions. In this case, the WI should pay entry fees and budget accordingly.

**SUBSCRIPTIONS** - (See also under 'Membership fees') The rate of the annual subscription is set each year by the National Trustees in consultation with National Council and comes into effect on 1 April. Subscriptions are payable by existing members in April.

**From 2021 Subscription Flexibility** introduced. This allows the WI committee to look at it's financial position and if applicable offer it's members a reduced WI share payment e.g. if NFWI agree the WI share of subscriptions is £21.60 the WI committee could agree members would pay 50% i.e. £10.80 after it has carefully analysed forthcoming expenses and it's reserves policy. The agreed cost must be minuted and the flexibility reviewed annually.

New members only pay on joining the WI at a pro-rata rate depending on the month of joining:

1 April to 30 June – full subscription is due.

1 July to 30 September – ¾ of the annual rate of subs are due joining.

1 October to 31 December – ½ of the annual rate of subs are due.

1 January to 31 March – ¼ of the annual rate of subs are due.

An existing member must pay the full amount even if they know they are going to miss the first three months of the subscription year for any reason. LAPSED Members, who have not belonged to any WI over the last year do not qualify for the new member rate. They must pay the full subscription whenever they re-join.

**TEMPORARY EVENT NOTICE (TEN)** - If you are selling alcohol at an event you will need a TEN. Contact your Local Authority at least a month before your event for the necessary forms.

**TICKETS** – (See under 'Outings and Parties') - When obtaining tickets for events, either from outside agencies such as theatres or Federation, the Treasurer must ask members for, at least, a non-returnable deposit and the full amount before tickets are purchased. In all cases, a member should add her own name to a list herself and should never commit a friend who may be absent from the meeting. It should be standard WI practice that members pay for all tickets ordered even if subsequently they are unable to attend the event. With outings and theatre trips etc, deposits and balances MUST be paid to the Treasurer before they are sent off. They should not be paid from funds, even if they are recouped.

**TRADING** - The Constitution and Rules for WIs states quite clearly that although a WI may raise funds and receive contributions, it shall not undertake any permanent trading activities. This of course is open to interpretation and possibly 'grey' areas. If in doubt about whether one of your WI's regular activities could be labelled 'permanent trading', please consult County House.

**TRUSTEES** - It is not always understood that even when a WI does not own property, the members of the WI Committee are the Trustees. They are responsible for the management of WI finances. If a WI owns property, such as a hall, holding trustees will have been appointed. The names and addresses of the holding trustees should be included in the deeds to the property and if they have moved away from the area or have otherwise lost touch with the WI, they should be replaced. A WI with its own Hall must have at least 2 holding trustees at any time. However, if the Official Custodian for Charities land holding service is used, they hold the land on behalf of the Charity until the Hall is sold or otherwise disposed of. This is a free service.

**VISITORS** - Visitors to meetings are potential members. For this reason, they should be greeted warmly and treated as special guests. It is not unreasonable, however, to expect them to contribute towards the cost of the meeting, and visitors will expect to do so. The amount payable should be decided by the members at the beginning of each year. As a rule of thumb, a sum more than 1/11th of the current subscription is fair. If a Gift Aid Scheme is run in the WI a visitor cannot be asked to pay for attending, although she may make a donation. Visitors are generally expected to join if they attend more than three meetings. There are no rules forbidding visitors to come more often, which makes it important you do not make it cheaper for a year's 'visiting' than being a member.

**WI SHOP** – Including a WI Shop Trading Box to your WI provides an enjoyable activity for your members and supports the Federation. Apply to County Office.