Mid Down & Lisburn District Community First Responders

This policy applies to Mid Down & Lisburn District Community First Responders including its Management Committee, and Volunteers. The Management Committee (Trustees) has a legal obligation to act in the best interests of Mid Down & Lisburn District Community First Responders and in accordance with Mid Down & Lisburn District Community First Responders governing document.

- The Constitution states that the Treasurer must keep proper accounts and records of the finances of the charity.

- The primary and preferred method of payment will be Direct bank transfer, if the supplier cannot accept this then a cheque will be made available. (Both payment methods require 2 authorised signatories.)

- In cases of grant aided funding being provided, Mid Down & Lisburn District Community First Responders must comply with all the letter of offer conditions where applicable.

Purchasing/Expenditure Procedures

The purchase of goods/services by any Management Committee, or Operational Member on behalf of Mid Down & Lisburn District Community First Responders must adhere to the following procedures:

1. Incidental purchases & out of pocket expenses (below £100)

a) The document 'Roles and Responsibility for Trustees and Office Bearers' provides for the Treasurer, the Co-ordinator and the Assistant Co-ordinator to make incidental purchases up to an agreed limit (£100) during the month. These expenses must be detailed on an Expenses form, accompanied by invoices and/or receipts and ratified by 2 other Office bearers at the next available meeting and included in the minutes (may be either an Operational team meeting or a Strategic Management group meeting). Payment will be made by direct bank transfer as soon as possible after the claims are ratified.

b) Other members may make incidental purchases up to £100, with advance permission from the Treasurer (or the Co-ordinator if the Treasurer is unavailable). These expenses must be detailed on an Expenses form, accompanied by invoices and/or receipts and ratified by one other Office bearer at the next available meeting and included in the minutes (may be either an Operational team meeting or a Strategic Management group meeting). Payment will be made by direct bank transfer as soon as possible after the claims are ratified.

c) If a payment under £100 is required and is to be made using Mid Down & Lisburn District Community First Responders funds in the first instance, then prior approval must be sought from the Treasurer (or the Co-ordinator if the Treasurer is unavailable) and one other Office bearer. This should be confirmed via email. This email and a completed Payment request form must be presented to the Treasurer (or the Co-ordinator if the Treasurer is unavailable). The Treasurer (or the Co-ordinator if the Treasurer is unavailable) will then make arrangements to make the payment.

2. Purchases between £100 and £500

a) Purchases between £100 and £500 must always be made using Mid Down & Lisburn District Community First Responders funds in the first instance.

b) A completed Payment request form must be presented to the Operational Team or the Management Committee at a formal meeting, accompanied by evidence of the price of the proposed good and/or service.

c) The request must be approved by the Treasurer (or the Co-ordinator if the Treasurer is unavailable) and a two-thirds majority of those at the meeting (including at least one other Office bearer) and recorded in the minutes.

d) The requestor may then place the order for the goods/service.

e) A copy of the order and the invoice should be given to the Treasurer or forwarded to the Mid Down & Lisburn District Community First Responders mailbox (middownandlisburndistrictcfr@gmail.com)

f) Payment will be arranged by the Treasurer

3. Purchases over £500

a) Purchases over £500 must always be made using Mid Down & Lisburn District Community First Responders funds in the first instance.

b) For purchases over £500 quotations must be sought as below:

Value (ex VAT)	Minimum number of quotations
£501 - £3,000	2 Quotations
£3,001 – £10,000	3 Quotations
£10,001 – £30,000	4 Quotations
Over £30,000	Public Tender

c) A completed Payment request form must be presented to the Management Committee at a formal meeting, accompanied by the required number of quotations. The quotations must show that the good/service meets the required specifications.

d) The quotations will be judged on the basis of best value and where appropriate quality of the good/service on offer

e) The request must be approved by the Treasurer (or the Co-ordinator if the Treasurer is unavailable) and a two-thirds majority of those at the meeting (including at least two other Office bearers) and recorded in the minutes.

f) The requestor may then place the order for the goods/service.

g) A copy of the order and the invoice should be given to the Treasurer or forwarded to the Mid Down & Lisburn District Community First Responders mailbox (middownandlisburndistrictcfr@gmail.com)

h) Payment will be arranged by the Treasurer

Receipts/Invoices

- When goods are received, the invoice should be matched to items/goods/services purchased.

- Receipts and invoices should be original copies and must follow the guidelines below:
    - Invoices **must be** in the name of Mid Down & Lisburn District Community First Responders
    - Date of invoice.
    - Details of goods/services received, including price and VAT.
    - Contact details for the supplier.

- The receipt/invoice should be checked for accuracy (including calculations) before being passed to the Treasurer.

Bank Mandates and Account Signatories

- An account shall be opened in the name of Mid Down & Lisburn District Community First Responders at a bank to be approved by the Management Committee into which monies received on behalf of Mid Down & Lisburn District Community First Responders shall be paid.

- 3 Authorised signatories will be included on the mandate (list of bank account/cheque signatories) – 2 signatures are required for all payments.

- Any changes to the bank mandate must be approved by a two-thirds majority of those at the meeting and included in the minutes.

- Before approving any payments (online or by cheque), each signatory must ensure that full back-up documentation is provided including quotations if applicable.

- Cheques should never be pre-signed by one signatory, thus effectively allowing payments to be made on one signature.

- Mid Down & Lisburn District Community First Responders will not use any overdraft facilities or make investments.

Bank Reconciliations and Financial Reporting

- The Treasurer is responsible for completing the bank reconciliation.

- Bank reconciliations should be carried out monthly, with the balance matched to the bank statement and any reconciling items clearly detailed.

- The reconciliation, along with invoices and other back up will be brought to the monthly Operational meetings and the Management Committee meetings, where they will be made available to any member who wishes to review them.

- The Treasurer must complete a set of accounts at the end of the Charity's financial year (31st December) that meet the criteria set out by the Northern Ireland Charity Commission.

- These accounts must be made available to the members prior to the AGM for review and any queries addressed at the AGM – before the accounts are ratified.

Fraud Policy

- Management Committee Members should be informed of any suspected fraud and will immediately initiate an investigation.

- Two unrelated Management Committee members (who are not bank account signatories) will be appointed by the Committee to oversee the investigation.

- During the investigation the follow steps should be taken:
    - Initial investigation to establish substance to allegation.
    - Establish facts without alerting suspected perpetrator.
    - Take steps to minimise any immediate further losses.
    - Secure any evidence.
    - If substantiated inform Management Committee without delay and then the relevant authorities, e.g., Charity Commission and Police.