

Zone Health and Wellbeing Hub
Charitable Incorporated Organisation (C/N 1210322)
Health & Safety Policy

1. Purpose

This policy sets out how the Zone Health and Wellbeing Hub manages its financial affairs to ensure accountability, transparency, and proper stewardship of funds, including the maintenance of the former chapel asset.

2. Scope

This policy applies to all trustees and any volunteers handling financial matters. The charity has no employees; all responsibilities sit with the Trustees.

3. Roles and Responsibilities

The Trustees are collectively responsible for financial oversight. A nominated Treasurer independent of the Chair maintains records, manages accounts, and reports to the Board.

4. Bank Account and Controls

The charity will maintain a bank account in its name. At least two trustees will be signatories. All payments require two approvals.

5. Income

All income (donations, grants, hire fees) must be recorded and banked promptly. Cash handling must be documented and verified where possible.

6. Expenditure

All spending must support charitable objectives. Different approval levels apply depending on value, with larger spend requiring full board approval. Value for money and the use of local suppliers will be followed. As good practice a written specification for goods and services will be used:

- Under £5,000 single quote
- Over £5,000 – 20,000 - 2 quotes
- Over £50,000 full competitive tender

7. Former chapel and Property Costs

Trustees must ensure appropriate funding for maintenance, insurance, and utilities of the former chapel building.

8. Budgeting

An annual budget will be agreed by Trustees and monitored at monthly Trustee meetings. Budgets may be delegated to specific project groups reporting back to full Trustees ' meetings.

9. Financial Records

Accurate records of all transactions must be kept and retained for at least 7 years.

10. Reporting

Financial reports will be presented at each Trustee meeting. Annual accounts will be prepared and reviewed independently.

11. Reserves

The charity will aim to hold sufficient reserves (6 months operating costs) to cover essential costs such as building maintenance and insurance.

12. Assets

The former chapel and associated land are key assets and must be protected, insured, and maintained.

13. Expenses

Trustees may reclaim reasonable out-of-pocket expenses with receipts and approval.

14. Conflicts of Interest

Trustees must declare any financial interests and not participate in related decisions.

This Policy was reviewed and approved on

Next Review date January 2027

Adrian Kemp MBE

Chair of Trustees

Zone Health and Wellbeing Hub

Cash Handling Policy

Policy Title: Cash Handling Policy

Approved By: Board of Trustees

Version: 1.0

Approval Date: 01.10.26

Review Date: 01.10.27

1. Purpose

This policy establishes procedures for the secure handling, recording, storage, transportation and banking of cash received or held by the Charity.

The Charity recognises that cash presents a significant risk of loss, theft, fraud or accounting error and therefore seeks to minimise cash handling wherever possible whilst ensuring appropriate controls are in place.

This policy supports the Charity's obligations to maintain accurate financial records, safeguard charitable assets and comply with Charity Commission guidance and financial regulations.

2. Scope

This policy applies to:

- Trustees
 - Volunteers
 - Staff (where applicable)
 - Contractors handling cash on behalf of the Charity
 - Fundraising events
 - Donations
 - Sales income
 - Petty cash
 - Any other cash receipts or payments
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3. Principles

The Charity will:

1. Minimise the use of cash wherever possible.
2. Encourage electronic payments and contactless donations.
3. Ensure no single individual has sole control over cash collection, counting and recording.
4. Maintain clear audit trails for all cash transactions.
5. Keep cash holdings to a minimum.

6. Bank cash promptly and securely.
 7. Protect those handling cash through safe working practices.
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4. Responsibilities

Trustees

Trustees are responsible for:

- Ensuring this policy is implemented and reviewed.
- Monitoring compliance.
- Investigating any discrepancies or suspected losses.
- Ensuring adequate insurance cover is maintained.

Treasurer or Finance Lead

The Treasurer shall:

- Monitor cash controls.
- Review cash records regularly.
- Reconcile cash banking records.
- Report concerns to the Board.

Individuals Handling Cash

Any person handling cash must:

- Follow this policy.
 - Maintain accurate records.
 - Report discrepancies immediately.
 - Never borrow or lend charity funds.
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5. Receipt of Cash

Cash may be received through:

- Donations
- Fundraising activities
- Events
- Sale of goods or services
- Membership fees
- Training activities

All cash received must:

- Be counted as soon as practical.
- Be recorded accurately.
- Be kept secure until banked.

Where possible, a receipt should be issued for cash payments received.

6. Cash Collection and Counting

Two-Person Verification

As a general rule:

- Cash should be counted by two unrelated individuals.
- Both individuals should verify the amount counted.
- Both should sign the cash counting sheet.

The counting sheet must record:

- Date
- Event or source of income
- Denominations counted
- Total amount
- Names and signatures of counters

Exception

Where only one individual is available:

- Cash must be counted in a secure location.
 - The count should be documented immediately.
 - Verification should occur at the earliest opportunity.
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7. Collection Boxes and Donation Tins

Collection boxes and donation tins shall:

- Be uniquely numbered where practical.
- Remain sealed until opened.
- Be opened by at least two authorised people.
- Be counted and recorded using a cash count sheet.

Collection boxes must never be taken home unless specifically authorised.

8. Storage of Cash

Cash awaiting banking must:

- Be stored in a locked cash box, safe or secure cabinet.
- Have restricted access.
- Never be left unattended in public areas.

The Charity will avoid holding significant sums of cash for prolonged periods.

Where large amounts are collected, arrangements should be made for prompt banking.

9. Banking Procedures

Cash receipts should be banked:

- As soon as practicable.
- Ideally within five working days.
- More frequently following major fundraising events.

The person depositing cash should:

- Complete a banking record.
- Retain evidence of the deposit.
- Submit documentation to the Treasurer.

Whenever possible:

- Two people should accompany large cash deposits.
- Personal safety should be prioritised.

No individual should place charity cash into their personal bank account under any circumstances.

10. Petty Cash

The Charity should minimise the use of petty cash.

Where petty cash is maintained:

Petty Cash Float

- A fixed float amount shall be approved by Trustees.
- Usually not exceeding £200 unless otherwise agreed.

Reimbursements

All petty cash payments must be supported by:

- Original receipts
- Invoices
- Authorisation by an approved trustee or manager

Records

The petty cash record shall include:

- Date
- Amount
- Purpose
- Receipt reference
- Remaining balance

Regular reconciliations shall be undertaken and independently reviewed.

11. Expenses

Where possible, expenses should be reimbursed through bank transfer rather than cash.

Expense claims must:

- Be submitted using the approved expense form.
- Be supported by receipts.
- Be authorised before payment.

Cash reimbursements should occur only in exceptional circumstances.

12. Record Keeping

The Charity shall maintain:

- Cash count sheets
- Banking records
- Petty cash records
- Receipt books
- Event income records

Financial records must be retained in accordance with the Charity's Financial Procedures and Record Retention Policy.

13. Cash Discrepancies

Any shortage, overage or discrepancy must be:

- Recorded immediately.
- Reported to the Treasurer or Chair.
- Investigated promptly.

Repeated discrepancies may result in further investigation.

Where fraud or theft is suspected:

- Trustees shall be informed immediately.
 - Appropriate reporting procedures will be followed.
 - External authorities may be contacted where required.
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14. Fraud Prevention

The following controls shall be maintained:

- Separation of duties where possible.
- Dual verification of counting.
- Prompt banking.
- Independent reconciliation.
- Secure storage.
- Regular trustee oversight.

No individual may:

- Remove charity funds for personal use.
 - Make unauthorised loans.
 - Alter records without explanation.
 - Conceal discrepancies.
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15. Health and Safety

The Charity recognises risks associated with carrying cash.

Those handling cash should:

- Avoid carrying large amounts alone.
- Vary routes and times where appropriate.
- Keep cash out of sight.
- Prioritise personal safety over protection of money in the event of a threat.

16. Training

Individuals authorised to handle cash will receive:

- Appropriate instruction on this policy.
 - Guidance on fraud prevention.
 - Awareness of safeguarding and security requirements.
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17. Monitoring and Review

Compliance with this policy will be reviewed annually by the Trustees.

The Board reserves the right to amend the policy at any time to reflect:

- Changes in charity operations
- Regulatory requirements
- Identified risks
- Lessons learned from incidents