Cymar Finance Policy & Procedures

Glossary

Constituent Bodies	The constituent bodies of Cymar are Mid Wales AM, North Wales AM, Southern Marches AM, South Wales AM and Crynwyr Cymru – Quakers in Wales (CCQW)
Constituent Meetings	The constituent meetings are the constituent bodies and local meetings
Partner Trustee[1]	A Cymar trustee who is the main link for all matters, between Cymar trustees and a group of Local Meetings in their own Area Meeting or between Cymar trustees and CCQW

Abbreviations

LM – Local Meeting

AM – Area Meeting

CCQW – Crynwyr Cymru – Quakers in Wales

MfWfB – Meeting for Worship for Business

AGM – Annual General Meeting

AaA – Acting as Agent

BYM – Britain Yearly Meeting

INTRODUCTION

Cymar is a Charitable Incorporated Organisation composed of a number of **Constituent Bodies,** 4 Area Quaker Meetings (Mid Wales, North Wales, Southern Marches and South Wales) and Crynwyr Cymru – Quakers in Wales.

In this document **Constituent Meetings** refers to Local Meetings within the Area Meetings, the Area Meetings and Crynwyr Cymru – Quakers in Wales.

The **Object of Cymar** is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain.

Cymar is a membership organisation. The members are the Members of the Constituent Bodies. Trustees report to the Membership through a General Meeting and the Governance of Cymar is conducted by the Board of Trustees appointed at a **General Meeting by the Membership**. Cymar is governed by its **Constitution,** available here.

[1] At the time of writing, Cymar has insufficient trustees to allocate LMs to Partner trustees and no role description has been agreed.

CYMAR FINANCE POLICY

1. All current funds of the constituent meetings are owned by Cymar and are the responsibility of each member of Cymar and managed by trustees on behalf of Cymar (refer to **Appendix 1** for trustees' financial responsibilities). Trustees have overall responsibility for the financial management of Cymar and all its constituent meetings.

2. The beneficial ownership of all property and endowments of constituent meetings resides with Cymar, whereas the deeds and legal documents are registered to Friends Trust Limited.

3. A Finance Committee is appointed by the trustees in order to facilitate the management of Cymar funds and the smooth management of Cymar financial procedures. (refer to **Appendix 2**)

4. Unrestricted funds held within Cymar will be held for the Object of Cymar.

   Designated funds are held and used for the purposes for which they were designated. Trustees have the power to change these designations, which is only done after consultation with the constituent bodies involved.

   Restricted and endowed funds are held and used for the purposes for which they were originally intended. These can only be changed if they are under £25,000 or with the permission of the Charity Commission. The Charity Commission encourages the expenditure of restricted funds.

5. Investments of funds, including bank current accounts, are ethical and in line with Quaker Faith & Practice, as amended from time to time (currently 5th edition 14:18 – 14:22). Investments made by Cymar its constituent meetings comply with the Cymar Investment Policy and seek:

   i. to be in line with the criteria set out in **Appendix 3** of this policy document.
   ii. for the best match within a balanced portfolio of investments.

6. All constituent meetings of Cymar prepare annual budgets[2] for income and expenditure, approved by their meeting, and available to be reviewed by trustees as required. These budgets are used to calculate the monies needed for all Quaker work across Cymar. Actual income and expenditure are compared with these budgets and any significant variances reported and explained to the partner trustee.

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[2] It is acknowledged that for a small local meeting with few expenses, this budget may be very simple and short.

7. Calculations are made and communicated by Cymar, CCQW or by the Area Meeting to Local Meetings for the contribution from each LM and the agreed sum is recorded under Cymar, the Area Meeting and CCQW. See Appendix 4 for details of the calculation. The per capita figures used in the calculation and the LMs own needs can be used as a guide for Friends to decide on the appropriate levels of their personal contributions.

8. The signatories, including those who authorise on-line bank payments, of all the bank accounts held within Cymar are recorded by minute of Cymar trustees and the constituent meeting.

   All accounts have at least three signatories:

   - For Cymar, the treasurer and at least two other trustees;
   - For constituent meetings, normally the treasurer of that Area Meeting and at least two other Friends.
   - Additional bookkeepers as appropriate.

9. Two signatures, or authorisers for cheques and online payments are required for every payment. Payments should only be authorised by signatories from the corresponding AM / CCQW. If unsure, approvals may be checked by the signatory before authorisation is given.

10. All funds are the property and responsibility of Cymar CIO. Local Meetings are given stewardship responsibilities over their local meeting funds, but do not own them. All decisions about funds should be taken by the meeting with stewardship responsibilities, following these procedures and using the Quaker business method.

   a) Money collected for the use of a Quaker meeting must be used for our charitable object, the general religious and charitable purposes of the Society.

   b) Most of a meeting’s expenditure, covering the upkeep and running of our meeting houses, the support of Friends attending Quaker conferences etc, is directly covered by the charitable object. Other expenditure from meeting funds is permissible, as long as it is on a relatively small scale. This covers purposes such as:

      - the education of both children and adult Friends
      - social projects with a charitable purpose and carried on by the meeting for the benefit of the wider community;
      - support of a charitable project not carried out directly by the meeting but over which the meeting has some considerable influence on policy or management;

- support of other projects – such as disaster relief – where the meeting has no influence on policy or management, but which clearly witness to the principles and practices of the Society.
- Relief of poverty for Friends

Quaker work should be supported before funding is offered to completely external work.

11. No member of Cymar shall make a financial commitment on behalf of Cymar, including all its constituent meetings, without specific approval. Expenditure is approved by one of:
    - minute of the appropriate constituent meeting of Cymar and communicated by the treasurer and one other appointed Friend or
    - the budget agreed by appropriate constituent meeting of Cymar and communicated by the treasurer and one other appointed Friend (second approver) in writing or
    - powers delegated to the trustees

    Please see Procedures below.

12. The consolidated annual accounts are audited by a suitably qualified auditor who is appointed by the Members at the Annual General Meeting (AGM). All financial records and accounts are kept and prepared in accordance with the governing document, the Cymar Records Retention Schedule and relevant legislation.

13. The Trustees Annual Report including the Finance Report are prepared by trustees and once the Accounts have been audited, are signed by the Clerk of Trustees, and then by the audit partner. They are then presented to and adopted by the members at the Cymar AGM and submitted to the Charity Commission and Britain Yearly Meeting (BYM) within 10 months of the financial year end. Usually, draft accounts and annual report are presented to trustees and available to members of Cymar before they are approved, so that Friends have an opportunity to raise any issues before they are finalised.

14. Insurance policies are maintained by Cymar to cover recognised risks, including
    - Fabric and contents of the buildings
    - Employer's liability
    - Public liability
    - Trustees Liability
    - Loss of income

15. The trustees maintain a Property Fund, which is used where work is needed on a property for which the LM does not have sufficient funds. The Property Fund arrangements are developing at the time of writing, with the expectation that eventually, income from the sale of Quaker properties and from the leasing of Quaker property will be paid into the Property Fund, unless otherwise agreed.

    Other contributions to the Property Fund are welcomed. LMs might give surplus funds, in particular any surplus from hiring their building, to the Property Fund.

    The Property Fund may have within it, funds that are designated or restricted for particular properties or groups of properties.

16. A legacy policy will be developed.

17. Local Meetings in some Area Meetings[3] may collect money which is specifically for other charities or concerns. This is known as ‘Acting as Agent’ (AaA) and although not strictly speaking part of Cymar accounts, must be recorded and reported. The practice of Acting as Agent for other bodies is discouraged, see Finance Procedures part 1c.

18. The accounting year will run from 1st January to 31st December.

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[3] The decision about whether LMs may, or may not, Act as Agent is made at the AM level.

CYMAR FINANCE PROCEDURES

Please also refer to the [Handbook for trustees of Quaker meetings](), *Support for Finances (pages 33 - 34).*

1. Income

Individual donations

a) Friends wishing to donate money to their local meeting should complete a Cymar Donations and Gift Aid Form and send this to donations@cymar.org.uk.

b) Wherever possible, individual donations should made by means of a bank transfer or standing order to the account designated for this purpose (ie. confidential account) as this is the easiest to administer.

c) If cheques are given to the treasurer these should be sent to the bank or paid in as soon as possible to the confidential account. A copy of the cheque and paying-in slip should be sent to the relevant bookkeeper.

d) If cash collections are made, whether for the local meeting or for any other cause, the cash should be counted by two Friends and the amount recorded and countersigned by both Friends. Cash should be paid into the bank as soon as possible. Cash for other charities and cash for the local meeting should be banked separately.

e) The method of paying cash collected at a meeting into a personal account and then transferring the money to Cymar is not encouraged and should be used only as a last resort if no other way can be found to pay cash directly into the relevant Cymar account. A record of such collections should be recorded and signed.

f) Gift Aid will be claimed at least every 3 months on eligible donations and added to the relevant local meeting fund.

Fund-raising

g) Any grant funding sought by Friends, if successful, is awarded to Cymar CIO. Trustees should be aware of all grant applications and applicants should make the application documentation available for trustees to read before submission. Trustees will support grant applications and sign them where appropriate. Grant applications must be agreed by trustees before submission.

h) Trustees should be aware of, and should approve any requests for funding for specific projects from other Quaker meetings, in the UK or abroad, before the request is made.

Receipts

i) Receipts relating to properties, for example for rent or FIT, should be made directly into the general accounts. Any cheques provided to the treasurer should be paid in as soon as possible.

j) The relevant bookkeepers should be made aware by email of any regular or one-off payments into the bank. Invoices should be sent to the bookkeeper where relevant. (Note: the Standing Order and Gift Aid form satisfies this requirement for regular donations from individual Friends.)

2. Authorisation of expenditure

Payments by a constituent meeting in Cymar

a) For all constituent meetings, payments within the meeting's budget can be paid (if a signatory) or requested by the treasurer without a further Meeting for Worship for Business (MfWfB) minute. This would cover the items such as:
   i. Books & Library
   ii. Website running costs
   iii. Stationery and postage
   iv. Contributions to AM, CCQW, BYM and other Quaker bodies

b) MfWfB should minute approval for other expenditure after confirming with the treasurer that the costs are within the approved budget, or if over budget, that sufficient funds are available. Examples are:
   v. Sending delegates to conferences
   vi. Sending Friends on training courses
   vii. Young Friends events
   viii. Travel and accommodation for the above events
   ix. Donations to Quaker charities

c) For donations to non-Quaker charities, please see section 3 below. Donations to other Quaker charities or charitable works that have been adopted by the meeting, can be made up to a limit of £250. However, such donations should only be considered if all commitments to Quaker witness and administrative responsibilities have been met (for example contributions to AM, CCQW, Cymar, BYM). For donations above this amount, meetings should consult first with Cymar Trustees.

d) For Cymar, administration, bookkeeping, audit fees and insurance within the agreed budget are paid by the treasurer. If they are over budget, they are referred to trustees for approval.

e) Payments by a LM with property

For those with meeting houses, the treasurer can pay (if a signatory) or request payment for utilities, gardening, telecommunications, repairs etc. that are within the meeting's budget, up to a limit of £2,500 per item.

For payments for property exceeding £2,500 per project should be referred to the Cymar Property Committee. Please see Cymar Memorandum of Understanding for Property.

f) Payments for training.

Where possible, constituent meetings pay for the training for roles undertaken within their own meeting. Funds held by Cymar will be used for its appointments, and only for LM, AM or CCQW appointments where there are insufficient local funds, or if the training required is on the initiative of Cymar.

g) Restricted funds

Restricted funds are reviewed regularly by the Finance Committee, reporting to trustees on any recommendations.

3. Donations to other bodies[4]:

a) The meeting's money is 'Quaker money' and has been given for Quaker purposes (see Finance Policy). Money can be given to a charity outside the Society as long as the meeting is clearly led to do this, with a clear minute of its decision to adopt the charity or group as a concern of the Meeting. The partner trustee should be kept informed. Trustees may choose to limit the amounts to be donated, subject to wider discussion. It is often better to take a special collection among Friends, keeping this clearly separated from Quaker funds (Acting as Agent). Recurring donations should be reviewed regularly.

b) A meeting may decide in a business meeting to collect money for a non-Quaker charity or for a number of non-Quaker charities throughout the year, for example, through a collection following meeting for worship. This money should be kept outside its own Quaker funds and should be passed on directly (the meeting simply acts as an agent in passing this money on). The receipts and payments from Acting as Agent (AaA) should equate within any one financial year. Money collected as

[4] Note: providing rooms to other groups rent-free or at a reduced rent should be treated and recorded as a donation.

AaA should be paid out promptly. LMs are encouraged to nominate charities, giving payment details, for Friends to give directly.

c) In certain circumstances a meeting may establish a long-term relationship with another charity – for example, through supporting some overseas charitable work. The partner trustee should be kept informed. In this case the meeting needs to exercise special care in managing the funds collected to support this concern by:-

- appointing a group of Friends to oversee the collection and disbursement of the money;
- setting aside a separate restricted fund which receives only funds that have been specially designated by the donor for this purpose;
- seeking HMRC approval before Gift Aid is collected on such donations;
- ensuring that the Trustees are kept fully informed about the fund.

d) Local Meetings may make donations of any amount within their means to Britain Yearly Meeting and other Quaker charities and this should be reflected in their budget plans.

4. Finance Committee:

The Finance Committee consists of the Cymar treasurer, at least one other trustee and representatives from each of the Constituent Bodies, normally the CCQW treasurer, AM treasurers and one other Friend from each AM. It meets at least four times a year. See Appendix 2 for Terms of Reference.

5. Insurance:

A subgroup is appointed to oversee insurance arrangements for Cymar. This group has representation from the Finance Committee and the Property Committee and will include at least one trustee. The levels of insurance cover are reviewed annually by the trustees, to ensure that they are appropriate to the risks that require insuring.

All insurance documentation is kept by the trustee responsible for insurance, and shared with and approved by trustees before renewal. Copies of relevant documents, including details of the cover, are sent to the constituent meetings annually.

LMs with Meeting Houses who have employees must display a copy of the Employers' Liability certificate in a prominent place in the Meeting House.

The proportionate amount of insurance is reclaimed from any long-term tenants in accordance with their letting agreement.

Trustees may choose to enter into a longer-term arrangement with the insurance agents in order to obtain reduced premiums.

6. **Administration:**

Budgets:

a) The LM, AM and CCQW treasurers should prepare budgets for their meetings for the forthcoming year (see Finance Policy). These budgets are discussed and approved at one of their MfWfBs and, for Cymar, at their trustees meeting, close to the year end. The LM, AM and CCQW budgets are forwarded to the Cymar treasurer and to their partner trustee for presentation to trustees.

   The Cymar treasurer prepares budgets for the Cymar General Fund (in consultation with the Finance Committee) and for the Property Fund (in consultation with the Property Committee).

   If exceptional circumstances arise, a budget may be revised during the year and resubmitted for approval.

b) AM, CCQW and Cymar treasurers will calculate suggested contributions from LMs to AMs based on members and attenders as shown in the 31st December Tabular Statements as soon as is practicable after these are available, and inform the LM treasurers. For details of the calculation see Appendix 4.

   (NB. Although this is after the year end when most budgets have been approved, the figures do not vary a great deal from one year to the next. Budgets can still be prepared and approved without knowing the exact contribution being suggested.)

c) All changes of bank accounts (closures, new accounts and signatories) are reported to trustees via Cymar Treasurer.

d) Cymar is using a cloud-based accounting system, Xero. LM, AM and CCQW treasurers can view Xero and can access training for using the Xero system via the Cymar Treasurer.

e) All bank accounts are reconciled at least every month, and records of these reconciliations maintained. Bank statements will be retained.

f) Receipts, invoices, expense claims, payroll records, and any other relevant financial documents are retained according to the Cymar Right Keeping of Records Policy and Procedures and associated Records Retention Schedule. These can be scanned, or saved electronically, and attached to the corresponding transactions in Xero.

g) Regular reports are produced for all bodies by their treasurers at appropriate intervals.

7. **Financial calendar**

   See Appendix 5 below.

8. **Employment**

See Employment Policy

9. **Expenses**

a) Those undertaking roles on behalf of Cymar are encouraged to claim reasonable expenses, supported by relevant documentation. Friends are encouraged to consider environmental issues when planning journeys.

b) Expenses can be claimed using the attached or a similar Expense Claim Form– see Appendix 6. This should be completed by the claimant, authorised appropriately, and submitted to the relevant treasurer by email or post. Relevant supporting documents such as invoices, receipts, tickets, should be attached to the claim form when it is submitted.

c) For travel by car, the mileage costs claimable are the HMRC current figures which are shown in the attached Appendix 6. These are reviewed annually by the Finance Committee.

d) The treasurer checks the details of the claim, including appropriateness, arithmetical accuracy and authorisation. Once these checks are completed satisfactorily, the treasurer pays (if a signatory) or requests payment of the claim by bank transfer, preferably, or by cheque. Cash payments will not be made.

If Friends have incurred claimable expenditure on behalf of the Meeting, but do not wish to receive any payment for this, they are encouraged to submit the claim for the full amounts and then make an equivalent donation, which may then be able to be gift aided.

10. **Other Payments to Individuals**

a) Where a member or attender agrees to carry out a role, or a number of roles for their meeting for a payment, this arrangement must be formalised via a minute from the relevant meeting's MfWfB. A monthly, quarterly or annual invoice should be submitted by the individual to the meeting for payment, detailing the role to be carried out. The worker should complete the Cymar Contract for Services confirming that this is not employment. The individual must be self-employed to carry out such a role and must use an HMRC CEST tool https://www.gov.uk/guidance/check-employment-status-for-tax in order to confirm this.

b) A meeting may wish to make a one-off payment to a Friend or to someone from outside of the society, as a thank you. This should be considered as an 'honorarium' and again, must be formalised via a minute from the relevant meeting's MfWfB, which will act as evidence of the transaction.

11. **Review of Policy and Procedures**

This policy and the associated procedures are reviewed at least every two years by the Trustees and revised as necessary.

Appendix 1: Trustees' Financial Responsibilities

1. Responsibility for all funds and properties held throughout Cymar, whether held by Cymar itself or its constituent meetings (NB all monies and properties are the property of Cymar).

2. Safeguarding the assets of Cymar.

3. Minimising the risk of fraud and errors through the policies and procedures.

4. Keeping proper financial records in accordance with the governing document, relevant legislation (e.g. Charities Acts) and guidance.

5. Preparing annual accounts in accordance with the governing document and relevant legislation and good practice, and arranging for the audit of these accounts.

6. Arranging for a tender process for audit services every three years, and, as a result of this process, to bring forward a recommendation to Cymar for the appointment of an auditor.

7. Timely submission of Annual Report to Cymar, and to the Charity Commission and Britain Yearly Meeting within 10 months of financial year end.

8. Ethical Investment of funds in line with the BYM investment policy

9. Delegating specific areas of responsibility as deemed appropriate.

Appendix 2: Cymar Trustees Standing Committee: Finance Committee

Terms of Reference (June 2025)

Appointments and Delegation

Cymar's Treasurer is appointed at a General Meeting of Cymar, normally the AGM.

Cymar Trustees must ensure Cymar has an active and effective Finance Committee consisting of a clerk, the Cymar Treasurer, at least one other Trustee and at least one ~~a~~ representative from each of the Constituent Bodies of Cymar.

At least one member of the Finance Committee should also sit on the Property Committee and one member of the Finance Committee should sit on the Insurance subgroup.

A subgroup of the Finance Committee, including one representative from each Area Meeting, at least one of whom should be a trustees, will be formed to advise on investments.

Area Meetings and CCQW bring forward names for the membership of the Finance Committee and Cymar Trustees confirm the appointments.

The Committee should appoint a clerk and may appoint an Assistant Treasurer, both of whose appointments should be confirmed by trustees. Friends can be co-opted to the group for specific purposes, as agreed by Trustees.

Cymar Trustees can delegate powers to the committee.

Purpose

The purpose of the Cymar Finance Committee is to support the Cymar Trustees in matters relating to finance.

Functions and delegated authority

1. Prepare the annual budget for Cymar and present it to Trustees for approval ideally before the start of the financial year (November/December).

2. Review the draft annual Cymar accounts and report on these to trustees.

3. Advise Trustees concerning the appointment of an auditor.

4. Review the annual contributions to Cymar from local meetings and report recommendation to Trustees.

5. Review the annual contributions to CCQW from local meetings and report recommendation to Trustees.

6. To review the quarterly accounts and report prepared by the Cymar treasurer.

7. To review and advise on the financial implications of major items of expenditure.

8. Identify and regularly review (at least annually) the financial risks of Cymar and advise Trustees as appropriate.

9. Review the Cymar Reserves Policy at least annually or as appropriate.

In practice, this means

- To help inform and guide the Cymar treasurer and other trustees in financial matters, including those relating to all Constituent Meetings
- To carry out consultation with Constituent Bodies and LMs about financial matters
- To bring concerns / issues / suggestions relating to Cymar financial matters to the attention of trustees
- To act as a reference group for financial matters
- To thresh new ideas and to develop proposals for trustees to consider about financial systems and procedures
- To support trustees, LMs, AMs and CCQW treasurers with changes

'Financial matters' include

- Finance policies and procedures
- Risk management of financial matters
- Bank and investment accounts, property funds, reserves
- Accountancy packages such as Xero and Fund Filer
- Bookkeeping and auditing
- Contributions (capitation), budgets, donations, legacies
- Communication with and support for Local Meeting / AM / CCQW treasurers

Frequency of Meetings

The group will meet at least quarterly. An agreed 'Between Meetings Decision Making' process will be used as required.

Record of Meetings

Minutes are recorded by the Convenor and forwarded to the Clerk of Trustees.

Reporting

All acts and proceedings of the committee must be fully and promptly reported to the Trustees.

Review of Terms of Reference

These terms of reference will be reviewed after the first year (from March 2024) and the three yearly after that.

Appendix 3: Ethical Criteria for Cymar Investments

Rather than re-inventing the wheel, see these useful references for explanations and definitions;

BYM Investment Policy, which is one of the links on the page:

https://www.quaker.org.uk/our-organisation/our-structures/britain-yearly-meeting-trustees-3

Central England Quakers Investment Policy which includes helpful explanations of options

https://centralenglandquakers.org.uk/policies/finance/

https://centralenglandquakers.org.uk/wp-content/uploads/2021/10/CEQ-Investment-Policy-July-2021.pdf

Ethical Criteria for Cymar Investments

Investments, and our behaviour as an investor, need to strike the right balance, financially and in terms of trustees and staff time between:

- funding Cymar work over the short and long-term
- investing in companies which align with Quaker concerns (e.g. sustainable energy, fair trade, social housing)
- avoiding investing in enterprises whose activities conflict with our values
- encouraging businesses to be ethical, socially responsible and to protect the environment

(These aims are not in conflict.)

Realistically, Cymar is unlikely to have elaborate investment activity. CCLA COIF Charities Funds or Triodos Bank are the most likely options. They operate strict ethical criteria. This type of investment requires no management on the part of Cymar or its constituent meetings and reduces the level of risk.

All application forms for bank accounts and investments must be endorsed by two Trustees.

Appendix 4: Calculation of contributions

1. Work of the constituent meetings and Cymar is financed by donations from Friends.

2. The Cymar Treasurer calculates the amount of money it needs for its work and divides that by the total number of Quakers (members and attenders) in the constituent AMs.

3. CCQW receives some money from BYM, but it takes the remaining budget sum and divides it by the number of Quakers who live in or worship in Wales.

4. The AM treasurer calculates the money the AM will need and divides this by the number of Quakers in that AM

5. The Cymar treasurer, working with the AM treasurer takes these three per capita figures and calculates the contribution that it needs from each of the LMs. (Cymar per capita figure + AM per capita figure) x (number of Quakers in LM) + (CCQW per capita figure x number of Quakers in LM who live or worship in Wales)

6. Following a MfWfB of the relevant local meeting, and a minute to agree these contributions, the LM treasurer authorises the transfer of these contributions either directly to Cymar or to their AM. These contributions are then recorded appropriately to the correct funds within Xero.

Appendix 5: Financial Calendar

January	Allocation of suggested contributions from LMs to AMs, and AMs to Cymar and CCQW based on members and attenders as shown in the 31st December Tabular Statements of the previous year.
End of February	Finance Committee meeting. Previous year's LM, AM, CCQW and Cymar draft accounts completed; supporting documents required for audit made available.
March	Consolidated budgets for the current year agreed by Cymar in session.
March-May	Consolidation and audit of accounts for inclusion in Trustees' Annual Report. The writing of the annual report is organised by the clerk to trustees.
June-July	Trustees agree Annual Report, including the annual consolidated accounts.
August	Annual Report circulated to Cymar Friends: amendments made as appropriate.
September	Annual Report and Accounts approved by auditors, and presented to Cymar in session (at AGM).
September-October	Annual Report and Accounts sent to the Charity Commission, and BYM.
November	All treasurers draft budgets for presentation to their meetings for discernment. Appointment of auditor for forthcoming year agreed by Cymar in session.
December	Presentation and agreement of budget by LMs, AMs, CCQW and Cymar at MfWfB. Agreed budgets sent to Cymar Treasurers.

Appendix 6: Travel Expenses

Friends are asked to consider whether they can travel by public transport; if so, they will be reimbursed for the actual cost on producing their ticket or receipt.

If public transport is not available, please consider sharing a lift.

Car, Based on HMRC Mileage Rates for Tax Year 2022 – 23

Petrol & Diesel Cars:

45p a mile for employees (includes an allowance for buying the car)

25p a mile other mileage (covers running costs) or less, as led

Hybrid Cars:	25p per mile or less, as led
Electric Cars:	20p per mile or less, as led
Motorcycle:	20p per mile or less, as led
Bicycles:	20p per mile or less, as led

Appendix 7: Expense Claim

To The Relevant Treasurer of a constituent meeting of Cymar …………

Date: ………………………………………………………..
I claim ……………………………………...........................
……………..………………………………………………..........................
…..
Specify in what capacity the expense was incurred and cite and attach any relevant minute.

	Amount
Travelling	
Accommodation	
Vehicle mileage @...p/mile	
Other	
Total	

From:

Name			
Address			
Email (or phone)			
BACS details	Name(s) on Account Sort Code - - Account number		
Receipts enclosed, please list			
Signed			
Date			
Treasurer's use			
Bank Transfer done:	Date : :	Amount sent £	