

**Financial Control Policy, Procedures and Guidelines**

**Waterford Hospice Movement CLG**

**June 2022**



**Charity No : CHY 8998**

**Company No : 136829 <https://www.cro.ie/Registration/Company>**

**Revenue Tax Exemption No: CHY 8998**

## Financial Controls Policy



### Waterford Hospice Movement CLG (WHM CLG)

#### **Policy Statement**

The Trustees and Management team of Waterford Hospice Movement CLG are committed to ensuring there are appropriate internal financial control systems in place to

- safeguard the charity's assets
- administer the charity's financial affairs in a way that proactively identifies and manages risk
- help prevent and detect potentially fraudulent activity
- monitor and act upon financial reporting, by ensuring that proper books of account are maintained so that timely and relevant financial information can be obtained.

#### **Principles**

1. In accordance with WHM CLG's Mission, Vision and Values Statement the values of honesty and integrity are integral to our financial processes, together with principles of accountability and transparency
2. Financial and administrative tasks are organised to optimise efficiency.
3. WHM CLG optimises the use of on-line payment processes
4. WHM operates within a framework of documented financial policies and procedures which provides for clearly defined roles and responsibilities, and segregation of duties to the optimum possible extent within the resources available
5. The principle of Reconciliation of transactions is integral to WHM CLG financial processes
6. Approval hierarchies are specified
7. A system of financial reporting is operational and Annual Audited Accounts are approved at the AGM, submitted the Companies Registration Office (CRO) and published.
8. An Annual Budget is agreed
9. Financial Management and Reporting is supported by the CHAMP System <https://pmsvault.com/Waterford/> which is a dedicated CRM (Customer Relationship Management) system for Charities
10. Revenue Online (ROS) is used to ensure compliance with Revenue requirements in respect of all aspects of WHM CLG's Activities

#### **Responsibilities**

- As specified in the Charities Regulatory Standard 4.4 *'Make sure you have appropriate financial controls in place to manage and account for your charity's money and other assets'* ultimate accountability resides with the Board of Trustees, and
- Day to Day Operational responsibility for Financial Controls is delegated to the Manager
- Employees are required to operate within the specified Financial Controls

#### **Bank Accounts**

Banking is conducted with AIB, Ardkeen Branch and access controls in terms of e-banking facilities, and the use of the Visa Corporate Business Card are approved via Board of Trustees WHM CLG and signature of Board Chairperson and Company Secretary is required on all Documentation

### **Payroll and Accounting Services**

Accounting, Payroll and Business Services -APBS <http://www.apbs.ie/index.html> are retained for the provision of Payroll and Accounting Services

### **Auditors**

M.K. Brazil & Co <https://www.mkbrazil.com/> provide Annual Audit Function, WHM CLG Annual Financial Reports and Financial Statements, filing of WHM CLG Annual Financial Reports and Financial Statements with the Companies Registration Office (CRO) following the Annual General Meeting (AGM) of WHM CLG

### **CHAMP** <https://champcloud.com/>

WHM CLG uses CHAMP as its CRM system. This is a dedicated CRM System for Charities

### **Stripe** <https://stripe.com/ie>

A Stripe Account is maintained to facilitate electronic payment processing of

- Online payments from [www.waterfordhospice.ie](http://www.waterfordhospice.ie)
- Payments are processed via the CHAMP CRM System
- Monies are received directly to our AIB Current Account

### **Charities Regulator Annual Report**

Following approval at AGM, WHM CLG Annual Financial Reports and Financial Statements are filed on the Charities Regulator Website <https://www.charitiesregulator.ie/en> as legally required

### **Revenue ROS**

Both Employees have access to ROS and the Digital Certificate is loaded on both PC's APBS have access in respect of Payroll processes

### **Publication of Annual Financial Report and Statements**

The Annual Financial Reports and Statements are published on [www.waterfordhospice.ie](http://www.waterfordhospice.ie)

### **Operational Day to day Management of Financial Activity**

Is delegated to the Manager and Fundraising Manager (both part-time employees). The Management Team is supported by 2 named Volunteers

- WHM Manager pays all Invoices and forwards records of same to APBS for Reconciliation with the Monthly Bank Statement
- The monthly Bank Statement is provided to APBS together with a Report from CHAMP System to facilitate the Accounting Process
- The Manager verifies the Payments section of the Monthly Bank Statement
- The Communications and Fundraising Manager verifies the Income Section of the Bank Statement
- The Manager provides Bank Balances Report to the Chairperson of WHM each Monday

### **Corporate Business Credit Card**

- The Communications and Fundraising Manager is the named User of the Corporate Credit Card
- There is a €2k expenditure limit per month and approval is in place to increase this limit to €5k following 6month review of demand for Funding requests
- Credit Card Statements issue to Patricia Sullivan Manager
- Credit Card Statements are provided to APBS Monthly for reconciliation and accounting purposes
- Credit Card Monitoring is available to the Manager via 360 Control  
-First Data Global Services which is an online reporting tool available to AIB Business and Corporate Credit Card holders providing secure access to the AIB Visa Corporate and Business Card spend
- The manager provides a Weekly Report of Expenditure to the Chairperson
- Credit Card Activity is accessible on iBB

### **Approved Levels of Expenditure WHM employees**

#### **Equipment or amenities for SEPCC**

- The Manager can authorise expenditure up to the value of €500.00 in consultation with the Chairperson of the Board
- The Chairperson can authorise expenditure up to €5k
- The Board must approve expenditure greater that €5k

#### **Cheques**

- Must be co- signed by 2 of the 4 approved signatories i.e., Patricia Sullivan, Sheila Quinn, Danette Connolly, and Marie Dennehy
- Authorised expenditure limits for Patricia Sullivan and Sheila Quinn are set are €200.00

#### **Petty Cash**

- A Petty Cash Float up to value of €300.00 is operated in accordance with a SOP agreed with SEPCC Management for the provision of patient comforts in the Inpatient Unit (IPU)

### **Payment for items purchased by the HSE/SEPCC & Reimbursement by WHM**

- The item is purchased by the HSE in the same way as any other item, i.e., PO raised and authorised by the appropriate person and invoice paid directly by the HSE.
- The donator (WHM) donates the required amount to the HSE to offset against the cost of the item.
- In exceptional circumstances smaller expenditure items e.g., ingredients for the OT kitchen are purchased by the SEPCC employee, and receipts are submitted to WHM.
- WHM reimbursement is made by the Manager following approval / authorisation by the Chairperson as per standard Authorisations process. Records are retained on file for Audit/Accounts inspection.

### **Procurement of Goods or Services**

- 3 Quotes are obtained for items with expenditure levels greater than €5,000.00
- It is best practice to obtain a min of 2 quotes for items less than €5,000.00 where practicable

### **Insurance**

- The Annual Insurance Policy details the cover arrangements for Monies in Transit and Monies in the Safe
- Additional Insurance is purchased for cover for Cash in Safe for the Annual National Sunflower Day cash collection

### **This Policy Details the Standard Operating Procedures for the Management of**

- Income,
- Expenditure,
- Banking, and the
- Monitoring arrangements in respect of same.

### **Management of Income**

Income is derived primarily from fundraising activities such as National Sunflower Day, Bewley's Big Coffee Morning, Rotary Annual Memorial Christmas Tree Appeal, Sale of Christmas Cards, donations, legacies, and other income such as Counter Boxes

- All Income is recorded on the CHAMP system
- Income Reports from the CHAMP system is forwarded to APBS Monthly
- Income Reports from CHAMP are reviewed at each Board Meeting

The following electronic facilities are operational to support cashless transactions to maximum possible extent

#### ➤ **Direct Debits**

- Direct Debit Payments are in place in respect of Monthly On-going Payments including with radius Technologies for the Cloud based IT system and Phone System and with Vodafone for Monthly Broadband and Mobile Phone Accounts

#### ➤ **On-line Donations**

- Online donations are captured daily via the CHAMP system
- The CHAMP system is integrated with our Stripe account
- An email notification is received from Stripe when monies are being processed and transferred to our AIB account
- Both employees have access to the Stripe Account for review of Donations /Reports etc  
**Note 1:** Stripe deduct a % from the payment and there is no Invoice received for this Service  
**Note 2:** Stripe require 2 step authentication when accessing the Account

#### ➤ **Donations via Waterford Hospice Facebook Account**

- Remittance Advice Reports are received via email from Meta Facebook Payment International and this Income is clearly identifiable on AIB Bank Statement

#### ➤ **iDonate** <https://www.idonate.ie/>

- iDonate functionality was added to our webpage 05.07.2021 To facilitate online payment of fundraised donations to our Bank A/c directly

- A Fixed Administration charge of 4% applies plus variable transaction rate based on selected payment method, Debit/Credit Card 1%, Paypal 1.9% + €0.35 and Stripe/Apple Pay/Google Pay 1.4% + 0.25. (No Set Up Fees applied)
- 1 Single Payment is made to our Bank Account monthly subject to Fundraising Activity
  
- **Tap to Donate Account**
- **Smart Tag Fundraising Boxes ([taptodona te.co](https://ie.taptodona te.co)) and <https://ie.taptodona te.co/accounts/login/>**
  - Each of WHM CLG Fundraising Boxes is numbered and assigned a Tag prior to being allocated to a named Fundraiser
  - The tags are interfaced with our Stripe Account
  - Donor Details and Reports of each Donation are available via the Account and Income Reports can be generated
- **SumUP <https://sumup.ie/>**
  - A SumUp Device was purchased for Rotary Fundraising Memorial Tree 2020 and continues to be used solely for this purpose
  - The Device is directly linked to Waterford Hospice AIB Bank A/C
  - Both employees have access to the Stripe Account for review of Donations /Reports etc
- **Online Shop [www.waterfordhospice.ie](http://www.waterfordhospice.ie)**
  - Payments are made to WHM CLG Paypal A/C (Stripe Interface not currently available)
  - An automated email informing Waterford Hospice is sent to [info@waterfordhospice.ie](mailto:info@waterfordhospice.ie) and the purchaser receives an automated email from [service@intlpaypal.com](mailto:service@intlpaypal.com)
  - WHM Employee is required to manually transfer the Monies from the Paypal Account to WHM Bank Accounts
  - Reports of Activity are available from Paypal Account and WHM CLG Website
- **Text to Donate <https://www.comreg.ie/>**
  - WHM CLG has a ComReg Licence to operate Text to Donate Campaign – this specifies the Mobile Phone Providers whom are authorised to operate the text campaign on our behalf
- **Like Charity <https://www.likecharity.com/>**
  - A contract is in place with Like Charity To collect monies on our behalf from Phone companies based on Text to Donate activity and forward same to our Bank Account Quarterly
  - Financial Reports are available via the Website in respect of the Activity
- **QR Code**
  - Waterford Hospice QR Code is used on our Fundraising Buckets, Tags and Posters to optimise use of Online Donations. The Donor is taken to [www.waterfordhospice.ie](http://www.waterfordhospice.ie) when the donation is processed as per Online Donations detailed above



**Standard Operating Procedures (SOP's) apply in respect of Financial Management of Income**

- ❖ Income Received by Post or other means of Delivery
- ❖ Management of Cash Collections – National Sunflower Day
- ❖ Gifts and Donations
- ❖ Grants – *currently not relevant and for inclusion later if/as relevant*

**Standard Operating Procedures (SOP's) apply in respect of Management of Expenditure**

- ❖ Receipt Processing and Payment of Invoices
- ❖ Management of Petty Cash
- ❖ Management of Taxi Account
- ❖ *Travel and Subsistence Expenses- for inclusion later*

## Standard Operating Procedure (SOP)



### Income received by Post or other means of Delivery

#### Waterford Hospice Movement CLG

**This Procedure is developed in accordance with the Guidance from the Charities Regulator**

<file:///C:/Users/Patricia/Waterford%20Hospice/Waterford%20Hospice%20-%20Documents/Accounts/PPP&G/Financial%20Controls/Charities%20Regulator%20Guidance.pdf>

#### **Cash Donations to the Office**

- WHM Employee counts the Cash with the Donor and a Receipt from WHM CLG Receipts Book is given to the Donor
- The Communications and Fundraising Manager updates the CHAMP system immediately with details of the Date received, Donor details, and value of donation
- Monies are stored in the Safe
- Notes and Cheques are banked weekly using a dedicated Lodgement Card -having been counted in the presence of 2 employees
- Coin is counted and lodged in a timely manner using the Drop & Go facility when the Lodgement exceeds €3k and coin is < €15.00, or by using the Cash & Cheque Lodgement Machine in AIB using the Lodgement Card
- Lodgement Slips are retained
- Coin counting is undertaken in the presence of 2 people – one employee and one volunteer
- Coins are taken to Ardkeen Stores and counted in their Coin Counting Machine by WHM Staff & a Volunteer, and a lodgement slip is retained. Note: Ardkeen Stores do not charge commission for the use of their facility
- Ardkeen Stores transfer lodgement to Waterford Hospice Bank Account weekly
- Monthly Income Reports from CHAMP System and Bank Statements are provided to APBS whom provide payroll and Accounting Services

#### **Cheque Donations received by Post or personal delivery**

- Post is delivered to WHM offices in HSE/SEPCC building
- Both Offices are locked when WHM employees are absent
- Post is opened in presence of both employees to optimum possible extent
- The cheque and correspondence is date stamped
- The Communications and Fundraising Manager updates the CHAMP system immediately with details of the Date received, Donor details, and value of donation
- The CHAMP system generated an automated Letter of Receipt to the Donor
- Cheques are lodged in full in a timely manner and at least weekly using AIB Lodgement Card
- Monthly Income Reports from CHAMP System and Bank Statements are provided to APBS whom provide payroll and Accounting Services including reconciliation
- The Communications & Fundraising Manager manually reconciles the Income Component of the Bank Statement

**Note1:** The Annual Insurance Policy details the cover in place for holding of Cash/Cheques on site and for transfer of monies to the Bank

**Note 2:** The Safe is operated by key controlled Access, both employees have access to the Keys which are in a locked key press, in a room with keypad access within a room with Key controlled access



Income Received by Post of other means of Delivery	Yes/No/N/A	Comment/ Action required
a) Are income management procedures adequately documented, communicated, and approved by trustees, including consideration of segregation of duties?		<b>Yes – approved at Board Meeting 08.06.2022</b>
b) Does the charity keep unopened mail or delivery in a secure location?	Yes	Mail is delivered to WHM offices in HSE/SEPCC building and offices are locked when WHM employees are absent
c) Is incoming post or delivery opened in the presence of two people?	Yes	
d) Are all incoming cheques and cash immediately recorded, including by date, funder/donor (where known), and value?	Yes	Cheques & Cash amounts received are entered in CHAMP and retained in the safe for lodgement. CHAMP system generates an acknowledgement Letter to the Donor
Are receipts/acknowledgements issued for all cash/cheques received (i.e. where known)?	Yes	
f) Are incoming cash and cheque receipts banked promptly?	Yes	Cash in the form of Notes and Cheques are lodged Weekly using a dedicated Lodgement Card and Coin is counted and lodged Monthly
g) Are funds banked without deduction of expenses?	Yes	
h) Where feasible, is there rotation of the staff involved in the receipting and recording of cash and cheques?	No	Office Team is too small to facilitate same
i) Are regular, independent reconciliations performed to ensure cash and cheque income records agree with the bank paying-in books and statements?	Yes	Monthly reconciliations are undertaken by APBS as detailed above
j) Are checks made by someone other than the person who made the entry in the accounting records?	Yes	Monthly reconciliations are undertaken by APBS as detailed above
k) Is adequate insurance held to cover the contents of any safe or cash box held on the charity's premises and cash in transit?	Yes	Annual Insurance Policy specifies details in respect of same
l) Are secure arrangements in place regarding key(s) or access code(s) for safes or cashboxes used to temporarily hold cash or cheques on the premises overnight?	Yes	Detailed above

## Standard Operating Procedure (SOP)



### Management of Income from Sunflower Day Annual Fundraising Event

#### Waterford Hospice Movement CLG

**This Procedure is developed in accordance with the Guidance from the Charities Regulator**

<file:///C:/Users/Patricia/Waterford%20Hospice/Waterford%20Hospice%20-%20Documents/Accounts/PPP&G/Financial%20Controls/Charities%20Regulator%20Guidance.pdf>

1. A Garda Permit is required for this event and is requested each January
2. WHM CLG is a member of Together for Hospice and Sunflower Day is a National Fund-raising Event <https://www.togetherforhospice.ie/get-involved/fundraising/>
3. National Sunflower Day includes a Digital Campaign for Online Donations, and Street collections
4. Cash Bags are Colour Coded and assigned to each Venue
5. WHM has a named a Lead Volunteer to manage the process of Cash Collections over the 2 days of Collections
6. The Lead Volunteer is accompanied by another named Volunteer
7. Cash is collected a minimum of twice daily from each Venue
8. Cash is taken to the Safe at WHM Office in Southeast Palliative Care Centre (SEPCC) ~~in respect of 3 adjacent Venues and to a named Business in City Centre in respect of City Venue~~
9. Additional Insurance is purchased each year to cover the additional Cash in the Safe for this specific event
10. Coin counting is undertaken in the presence of 2 people – one employee and one volunteer
11. Cash including Notes and Coin is counted in accordance with the SOP for Cash Income i.e.
  - a. Coin is counted and lodged in a timely manner using the Drop & Go facility in AIB and/ or
  - b. by using the Cash & Cheque Lodgement Machine in AIB using the Lodgement Card
12. Lodgement Slips are retained
13. Coin counting is undertaken in the presence of 2 people – one employee and one volunteer
14. Coin is taken to Ardkeen Stores and counted in their Coin Counting Machine by WHM Staff & a Volunteer, and a lodgement slip is retained.  
Note: Ardkeen Stores do not charge commission for the use of their facility
15. Ardkeen Stores transfer lodgement to Waterford Hospice Bank Account
16. Monies are counted by Volunteer Ex- Bank Tellers and Lodged in accordance with Cash in Transit Values specified
17. The CHAMP system is updated, and each Venue receives confirmation of the Values collected at their respective Venues

<b>Income from Public Collections</b>		
a) Are public collections undertaken in accordance with legal requirements, including obtaining the necessary permits?	Yes	The only Fundraising Event we currently require a permit for is for National Sunflower Day as there is a Street/Venue Collection

b) Are collection boxes individually numbered and details recorded of whom the box was issued to?	Yes	As detailed above
c) Are all collection boxes sealed with locks or security seals so that it is apparent if they have been opened before they are returned?	Yes	
d) Are the staff responsible for custody of the keys to the boxes separated from the staff assigned to collect donations	Yes	The Communications & Fundraising Manager has responsibility for the custody of the boxes. There are named Volunteers for Collection of Counter Boxes and Collection Buckets are brought back to the Unit by the person they were issued to
e) Are collections counted in the presence of the collector and a receipt given to him/ her? Alternatively, for larger collection events, are two unrelated people involved in counting and recording the income?	Yes	
f) Is cash banked as soon as possible and without deduction of expenses?	Yes	Monthly process applies as detailed above -Stripe and Paypal deduct fees for processing payments
g) Are regular, independent reconciliations performed to ensure that public collection income records agree with the bank paying-in books and statements?	Yes	Monthly reconciliations are undertaken by APBS as detailed above
h) Does the charity engage with professional fundraisers for collection activities? If so, are agreements/contracts put in place which clearly state the obligations of both the charity and the professional fundraiser?	No	

<b>Controls over Banking and Cash</b>	<b>Yes/No/N/A</b>	<b>Comment/Action required</b>
a) Are bank and cash procedures adequately documented, communicated and approved by trustees (including consideration of end-to-end segregation of duties)?	Yes	
b) Do procedures clearly state who is authorised to open or close bank accounts on behalf of the charity?	Yes	Signature of Chairperson and Secretary as Trustees is required by AIB
c) Are instructions to open or close accounts properly authorised and reported to trustees?	Yes	
d) Are checks made to ensure there are no dormant accounts?	Yes	A weekly Screenshot for Bank Balances for all WHM Accounts is forwarded to the Chairperson by the Manager
e) Are the accounts monitored to ensure there is no third party use?	Yes	Yes by APBS, M.K. Brazil, Board and Employees

f) Do the trustees regularly review the costs, benefits and risks of their current and deposit accounts?	Yes	
g) Are incoming receipts banked promptly?	Yes	
h) Is cash which is held onsite at the charity's premises kept in a safe/cash box?	Yes	
i) Is all cash in the safe arranged by denomination, appropriately sealed, and the amount labelled on each bundle?	Yes	
j) Is insurance held to cover the contents of the safe or cash box and cash in transit to the bank?	Yes	
k) Does the total cash count reconcile with the recorded total in the cashbook, the cash journal and in the daily cash position register?	N/A	
l) Are funds banked without deduction of expenses?	Yes	
m) Are bank reconciliations prepared at least monthly for all accounts?	Yes	The office provides the Bank Statement to APBS for this purpose
n) Is there a second reviewer of the bank reconciliations?	Yes	APBS, Auditors and Office Admin staff
o) Are discrepancies in bank reconciliations recorded and subsequently resolved?	N/A	
p) Are direct debits, standing orders, transfers and cheque payments reviewed on at least a monthly basis for correctness?	Yes	
q) Are trustees provided with regular financial reporting and updates on the available cash balance of the charity?	Yes	
<b>Controls over Banking and Cash</b>		
r) Is a list maintained of all bank accounts held by the charity?	Yes	
s) Are updated bank mandates maintained of all bank accounts and credit cards held?	Yes	
<b>Cheque Payments</b>		
a) Is there a documented policy in place relating to cheque payments?	Yes	
b) Is there documented delegated authority in place about who can sign cheques on behalf of the charity?	Yes	There are Authorised Signatories
c) Do the delegated signatories agree to the bank mandate?	Yes	Company Chairperson and Company Secretary
d) Does the bank mandate require at least two signatories?	Yes	Company Chairperson and Company Secretary
e) Is there a practice in place to ensure blank cheques are not signed?	Yes	
f) Are cheque books etc. kept in a secure place with access restricted to nominated people?	Yes	All maintained in the Safe which is accessed only by the 2 Employees

g) Are any monetary limits placed on an individual signing cheques, consistent with documented procedures?	Yes	Bank Mandate refers
h) Is all cheque expenditure recorded in the cash book and noted with the relevant cheque number, nature of payment and payee?	Yes	Cheque Book Stub, Invoice, Authorised Signatories, APBS and Auditors
i) Is all cheque expenditure outstanding recorded in the bank reconciliations?	Yes	APBS are informed
Are cheques signed only with documentary evidence of the nature of the payment, e.g. invoice?	Yes	Invoices are paid by EFT Cheque payments are very occasional payments and a Till Receipt is retained for Records and Reconciliation

## Standard Operating Procedure (SOP)



### Management of Gift and Donations

#### Waterford Hospice Movement CLG

**This Procedure is developed in accordance with the Guidance from the Charities Regulator**

<file:///C:/Users/Patricia/Waterford%20Hospice/Waterford%20Hospice%20-%20Documents/Accounts/PPP&G/Financial%20Controls/Charities%20Regulator%20Guidance.pdf>

#### Charitable Donation Scheme

WHM CLG complies with the Charitable Donation Scheme in respect of the Tax Relief

<https://www.revenue.ie/en/companies-and-charities/charities-and-sports-bodies/charitable-donation-scheme/index.aspx>

- A Report from the CHAMP System is generated in Q1 annually to identify all Income > €250.00 from individual donors
- A letter is issued to each Donor detailing the operation of the Charitable Donation Scheme and the opportunity to optimise their donation
- Each Donor is provided with a CHY 3 and CHY 4 Form and requested to return the relevant Form
- This Data is then entered on to [www.ros.ie](http://www.ros.ie)
- WHM ROS Account is notified of reimbursement directly into WHM CLG Bank Account
- WHM Manager informs APBS of the reimbursement
- Records for Income for each Financial Year are retained on File

#### Other Income

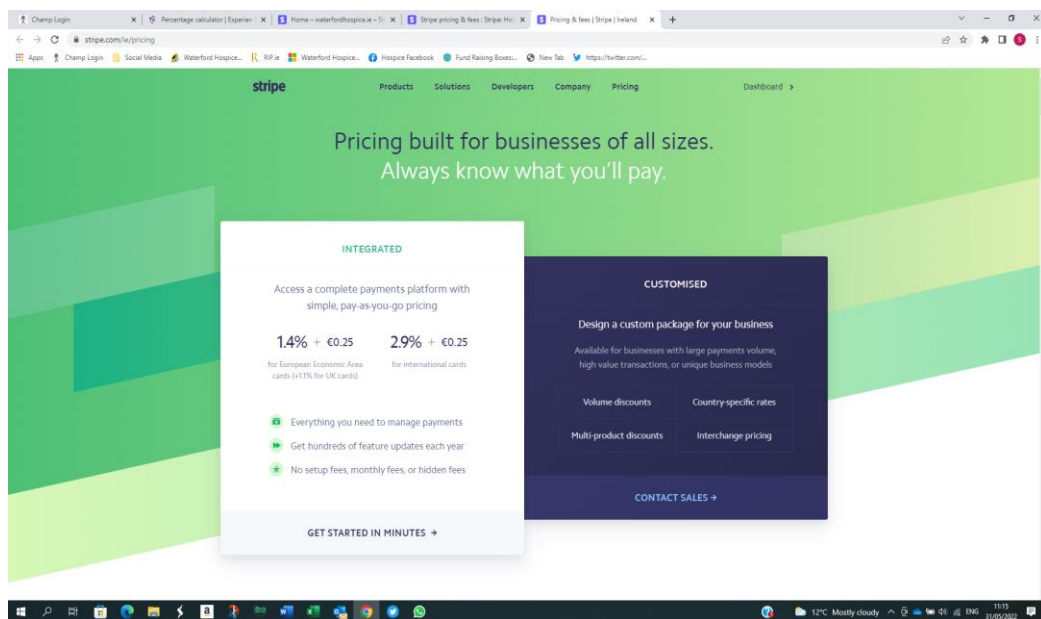
Income is derived primarily from fundraising activities such as National Sunflower Day, Bewley's Big Coffee Morning, Rotary Annual Memorial Christmas Tree Appeal, Sale of Christmas Cards, donations, legacies, and other income such as Counter Boxes

- All Income is recorded on the CHAMP System
- Details entered include - source of income, total amount, date received, details of the Donor
- A Thank You Letter is generated and sent to the Donor
- Income Reports from the CHAMP system are forwarded to APBS Monthly
- Income Reports from CHAMP are reviewed at each Board Meeting

#### Online Donations

- When Donations are made online via [www.waterfordhospice.ie](http://www.waterfordhospice.ie) Donors are required to complete mandatory fields and as the opportunity to opt in or opt out of receiving electronic communications from WHM
- The Online Donation is visible to Office Staff via CHAMP System
- The CHAMP System is checked daily (during opening hours) for Donations
- The Donation is processed via the CHAMP system by the Communications & Fundraising Manager and donor receives an automated Letter of Acknowledgement of receipt of the Donation or hard copy correspondence if this is the stated preference of the Donor

- The CHAMP System is integrated with WHM Stripe Account which is integrated with WHM Current Account and funds are transferred to the Bank via this process which includes a % deduction by STRIPE for their services



- In parallel STRIPE notify [info@waterfordhospice.ie](mailto:info@waterfordhospice.ie) or the payment amount being transferred and WHM Office Staff can view Accounts summaries and reports online in the STRIPE Account

## Facebook

- Donations via WHM Facebook Account are notified to WHM by Meta and the Bank Statement demonstrates income from Meta
- These amounts are entered in Champ under Facebook Payments.
- There is a facility to check who set up the fundraisers from our FB page and how much they raised.

## Legacies

- Income is generally received by Post from the Solicitors office – Cheque format
- The Income is recorded in the CHAMP System
- A letter of Acknowledgment is issued to the Solicitor
- A hardcopy File of correspondence in respect of each Legacy is retained
- APBS are informed to facilitate identification in the Annual Accounts

## Direct Debit Income

- Direct Debit Income is received from clearly identifiable Donors
- The Donor is identifiable on Bank Statements
- Donor details are entered into the CHAMP system from the Bank Statement
- The CHAMP System generates reports of such Donors

**iDonate** <https://www.idonate.ie/>

- iDonate functionality was added to our webpage 05.07.2021 to facilitate online payment of fundraised donations directly to our Bank A/C
- A Fixed Administration charge of 4% applies plus variable transaction rate based on selected payment method, Debit/Credit Card 1%, Paypal 1.9% + €0.35 and Stripe/Apple Pay/Google Pay 1.4% + 0.25. (No Set Up Fees applied)
- 1 Single Payment is Made to our Bank Account monthly subject to Fundraising Activity

**Tap to Donate Account**

Smart Tag Fundraising Boxes (taptodonate.co) and <https://ie.taptodonate.co/accounts/login/>

- Each of WHM CLG Fundraising Boxes is numbered and assigned a Tag prior to being allocated to a named Fundraiser by the Communications and Fundraising Manager
- The tags are interfaced with our Stripe Account
- Donor Details and Reports of each Donation are traceable via the Tap to Donate Account
- The Fundraising Boxes are returned to the Office for Counting of Cash Income as per specified Cash Counting procedures
- Income Reports can be generated in respect of each event
- Details are entered on CHAMP system and receipts and Letters of Acknowledgement issue accordingly

**SumUP** <https://sumup.ie/>

- A SumUp Device was purchased for Rotary Fundraising Memorial Tree 2020 and continues to be used solely for this purpose
- The Device is directly linked to Waterford Hospice AIB Bank A/C
- Both employees have access to the Stripe Account for review of Donations /Reports etc

**Online Shop** [www.waterfordhospice.ie](http://www.waterfordhospice.ie)

- Payments are made to WHM CLG Paypal A/C (Stripe Interface not currently available)
- When an item is purchased from the online shop via [www.waterfordhospice.ie](http://www.waterfordhospice.ie) an **automated email informing Waterford Hospice is sent to [info@waterfordhospice.ie](mailto:info@waterfordhospice.ie)**
- WHM employee manually processes the order and updates the website account to confirm the order has been dispatched
- The purchaser receives an automated email from [service@intlpaypal.com](mailto:service@intlpaypal.com) confirming the order is dispatched
- WHM Employee electronically transfers the Monies from the WHM Paypal Account to WHM Bank Account
- Activity Reports can be generated from both Paypal Account and WHM CLG Website

**Text to Donate** <https://www.comreg.ie/>

- WHM CLG has a ComReg Licence to operate Text to Donate Campaign – this specifies the Mobile Phone Providers whom are authorised to operate the text campaign on our behalf
- Income is transferred to our Bank Account by <https://www.likecharity.com/>
- Income Reports are accessible via WHM Like Charity Account
- The data from the Bank Statement is entered into the CHAMP system from which Income Reports can be generate



**Charities Regular Checklist re Financial Controls**

<b>Gifts and Donations</b>		
a) Does the charity maximise the allowable tax relief on donations?	Yes	
b) Are the applicable 'Enduring Certificates (CHY3 Cert)' or 'Annual Certificates (CHY4 Cert)' obtained from donors?	Yes	
c) Are regular checks made to ensure all eligible tax repayments are obtained?	Yes	
d) Does the charity keep the records of the eligible tax repayments claimed?	Yes	
<b>Other Income</b>		
a) Is a master record of other income maintained by the charity (including details of source of income, total amount, timing of payments, date received/ receivable and related bank account used to receive the other income)?	Yes	All Income is recorded on the CHAMP System
b) Are banking arrangements set up to ensure that the receipt of other income is easily identifiable and is in line with the stated funding arrangements?	Yes	All Income is recorded on the CHAMP System Online Income is processed via STRIPE and Paypal Accounts as detailed above
c) Is all other income appropriately classified in the accounting system so that it is appropriately reported upon at year end (including in accordance with any stated conditions within funding agreements)?	Yes	Income sources are clearly identifiable in the Annual Accounts and Financial Statements
d) Does the charity have written agreements with funders, detailing the nature and purpose of the other income, which are signed by both the charity and the funder?	N/A	Pre 2021 a Grant Aid Agreement was in place with HSE – this no longer applies
e) Does the charity identify and monitor the receipt of large legacy incomes and ensure that they are correctly included in the accounts?	Yes	
<b>Income Recognition &amp; Reporting</b>		
a) Does the charity identify and report upon income in line with its stated income recognition policy and generally accepted accounting principles (including best practice financial reporting where adopted)?	Yes	
b) Does the charity adequately identify, distinguish and report upon unrestricted, restricted & designated income to enable adequate reporting upon both income and reserves?	Yes	Previously there was Restricted Fund for the Building Project, and these monies were clearly identified in the Auditors Report and Annual Accounts. This Building Project is now complete and the building is occupied

## Expenditure Controls

### Standard Operating Procedure (SOP)



### Receipt, Processing and Payment of Invoices

#### Waterford Hospice Movement CLG

This Procedure is developed in accordance with the Guidance from the Charities Regulator

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### Process for Payment of Invoices

Invoices are received for Services provided on a Monthly basis e.g., advertising on [www.rip.ie](http://www.rip.ie) or for Items purchased in accordance with WHM remit to provide Patient Comforts, Equipment and Amenities for patients of the Specialist Palliative Care Service in the SEPCC or Waterford Community Care Area.

- Monthly Invoices are received by WHM Manager
- The Communications & Fundraising Manager purchases/incurs expenditure following approval of same by
  - The Board if expenditure is more than €5k,
  - The Chairperson if expenditure is between €500 - €5k,
  - The Manager if expenditure €500.00 or less
- The Communications & Fundraising Manager Date Stamps the Invoice on Receipt, verifies same and confirms items received to the Manager
- The Manager allocates an Invoice Code No
- The Manager completes a Payment Run at least Monthly or as required
- The Manager sets up the payment on the AIB A/C
- The Authorisation List is forwarded to the Chairperson for 2<sup>nd</sup> Authorisation
- Following Authorisation, the Communications and Fundraising Manager releases the Payments
- A copy of the Invoice and confirmation of payment is forwarded to APBS
- A complete record is retained on file for Accounts/Audit purposes
- A Record of the process is maintained in the following format

WHM Ref	Date Received	Supplier Name	Invoice No/Supplier Ref No	Payment Date	Paid by	Authorised by 2 <sup>nd</sup> Signatory on Bank A/C	Copy of Invoice to APBS Please initial and date	Comment

**Checklist - Charities Regulators Guidance on Financial Controls (2017)**

<b>General Expenditure, Purchase and Payments</b>	<b>Yes/No/N/A</b>	<b>Comment/Action required</b>
a) Are purchase to payment procedures adequately documented, communicated, and approved by trustees (including consideration of end-to-end segregation of duties)?	Yes	
b) Do purchasing procedures (or policies) include adequate consideration of value for money principles (for example, obtaining quotations and tendering procedures)?	Yes	
c) Are approval limits in place for certain values of expenditure?	Yes	
d) Is there a purchase order system in place?	Yes	
e) Are purchase invoices date-stamped when received?	Yes	
f) Are purchase invoices checked for accuracy, including a comparison against original orders (and, where applicable, records of goods received)?	Yes	
g) Once approved, are invoices marked as approved by the budget holder or responsible person and posted to the relevant nominal ledger code?	Yes	
h) Are payment runs prepared on a scheduled basis and subject to independent review and authorisation?	Yes	
i) Are dual signatories required to approve all invoice payments?	Yes	
j) Are regular checks made to ensure there are no discrepancies between the payments made and the original invoice or payment records?	Yes	
k) Are regular checks made to ensure that expenditure records are accurate and agree with bank statements?	Yes	
l) Are checks performed by someone other than the person who made the entry in the accounting records?	Yes	APBS, M.K. Brazil. Employees and Board
m) Are supplier reconciliations carried out regularly?	Yes	
n) Are budgets versus actual expenditure monitored on a regular basis with appropriate follow up and understanding of any material variances?	Yes	
o) Do the statutory accounts adequately disclose details of expenditure (including disclosure of any related party transactions) in accordance with generally accepted accounting principles?	Yes	

<b>Direct Debits, Standing Orders and Mandated Payments</b>	<b>Yes/No/N/A</b>	<b>Comment/Action required</b>
a) Are procedures documented for all areas of online banking use and the use of direct debits, standing orders etc.?	Yes	
b) Is the online banking set up consistent with the documented procedures	Yes	Both employees are authorised in the Formal Documentation on file between Board of WHM and AIB
c) Is online banking access restricted to those who require it?	Yes	
d) Is there a listing of everyone (trustees and staff) who have approved access to online banking and the authorisation of any electronic based payments?	Yes	Recorded as per AIB Forms and retained on File
e) Is the principle of dual authorisation applied to all changes associated with electronic based payment processing (for example, changes to supplier bank account details, changes to direct debits, approval of actual payments)?	Yes	The Chairperson approves all changes with the Manager
f) Does the charity monitor the arrangements to ensure that automatic payment arrangements are cancelled when the goods and services are no longer being supplied to the charity?	Yes	
g) Are PCs and other ICT devices of the charity kept secure with up-to-date anti-virus and spyware software and a personal firewall?	Yes	
i) Is the use of any PIN and password regularly changed, for example to mitigate the risks of compromising security when individuals leave the charity?	Yes	<ul style="list-style-type: none"> <li>➤ When Employees Leave they are required to return their Digipass</li> <li>➤ Digipass is granted to a named person only</li> </ul>
j) Are online bank logins and passwords updated in a timely manner when individuals leave the charity?	Yes	An Operational Manual has been maintained to facilitate Training in of new employees and handovers if existing staff leave
<b>Direct Debits, Standing Orders and automated payments</b>	<b>Yes/No/ N/A</b>	<b>Comment/Action required</b>
Does the charity keep an audit trail of electronic banking transactions?	Yes	
Have those using online banking facilities been trained in their use?	Yes	Handover training from previous employees

## Standard Operating Procedure (SOP)



### Management of Petty Cash Account for Patient Comforts- Special Celebrations

Location: In patient Unit. Southeast Palliative Care Centre (SEPCC)

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**This Procedure is developed in accordance with the Guidance from the Charities Regulator in respect of Management of Petty Cash Accounts**

- WHM CLG will provide Petty Cash Float value €200.00 to the office of Assistant Director of Nursing, SEPCC for the purposes of providing patient comforts /support for occasions such as Birthday celebrations
- WHM CLG will provide a Petty Cash Box and key which must be retained by the ADON or her deputy
- WHM will provide a Notebook to record the following

Event ID	Date of Event	Type of Event	Items purchased	Signature	Balance in A/C	Receipt attached Yes/No

**Note:** *The anticipated cost for each event would be approx. €30.00 for a Birthday cake and Balloons*

- The ADON will ensure the Box is stored securely and this responsibility resides with SEPCC
- The ADON is responsible for Access Controls
- The ADON is responsible for expenditure all receipts must be retained to verify same
- The ADON is responsible for record keeping and reporting in respect of the Petty Cash monies to WHM Manager
- WHM Manager is responsible for ensuring financial reporting and records provided by ADON are available for review and inspection by WHM CLG Auditors and Accountants
- WHM Manager and ADON will review Monthly Expenditure and Account Balance on the 1<sup>st</sup> Monday of each month or as soon as possible thereafter

#### References

<file:///C:/Users/Patricia/Waterford%20Hospice/Waterford%20Hospice%20-%20Documents/Accounts/PPP&G/Financial%20Controls/Charities%20Regulator%20Guidance.pdf>

### Financial controls- Guidance on Financial Controls by the Charities Regulator

Cash Payments	Yes/No/N/A	Comment/Action required
Is every effort made to prohibit and/or minimise cash payments?	Yes	This Procedure is specifically for Patient Celebrations or occasions as deemed appropriate by the ADON
b) Where petty cash is maintained, is there a petty cash policy in place?	Yes	Joint agreement WHM CLG and SEPCC Manager
c) Is petty cash stored in a safe location?	Yes	
d) Is there a designated authority in respect of who can access petty cash?	Yes	WHM Officers and ADON SEPCC
e) Are all cash payments made from a petty cash float and not from incoming cash?	Yes	
f) Are receipts received and maintained for petty cash expenses?	Yes	
g) Is supporting documentation authorised by someone other than the person maintaining the petty cash or the person making the claim?	Yes	
h) Are regular petty cash reconciliations carried out?	Monthly	ADON & WHM Manager
Are details of all payments entered in a petty cash book?	Yes	
j) Is there a designated authority in respect of who can top-up petty cash?	Yes	WHM Manager
k) Are regular independent checks made of the petty cash float and records held?	Yes	WHM Manager

Signed on behalf of WHM CLG

Signed on behalf of SEPCC

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 PATRICIA SULLIVAN  
 Manager  
 Waterford Hospice Movement CLG

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 MARY CONNOLLY  
 Director of Nursing  
 SEPCC

## Standard Operating Procedure (SOP)



### Management of Taxi Account for Transfer of Patients to SOLAS Cancer Support Centre

Location: In patient Unit. Southeast Palliative Care Centre (SEPCC)

**This Procedure is developed in accordance with the Guidance from the Charities Regulator**

**Introduction:** WHM CLG fund Taxi Transfer of Patients to and from SEPCC to SOLAS Cancer Centre

**Accountability:** WHM owns the Account with Rapid Cabs and <https://www.rapidcabs.com> – 087 6336309

**Operational Management:** Day to day Operational Management of the Account is delegated to SEPCC nominees who have responsibility for Bookings and maintaining records of same

1. Mavis Albert Lall
2. Julieann Douglas
3. Margaret Phelan
4. Euphrasia Walsh

- A record if Bookings is retained by the nominated Clinical Managers specifying

Date of Booking	Time Transport booked for	Specify if time of departure was delayed	Signature	Comment

**Notes:** *Unless specified otherwise each booking assumes 2 journeys i.e., a journey to SOLAS and a return journey. It is acceptable for SOLAS to call the Taxi for the return journey*

- On receipt of Monthly Account/Bill WHM employees will require this record to validate payment of Account and will obtain this record from the office of the Assistant Director of Nursing (ADON)
- WHM Manager is responsible for ensuring financial reporting and records provided by the ADON are available for review and inspection by WHM CLG Auditors and Accountants

#### References

<file:///C:/Users/Patricia/Waterford%20Hospice/Waterford%20Hospice%20-%20Documents/Accounts/PPP&G/Financial%20Controls/Charities%20Regulator%20Guidance.pdf>

Signed on behalf of WHM CLG

Signed on behalf of SEPCC

\_\_\_\_\_  
 PATRICIA SULLIVAN  
 Manager  
 Waterford Hospice Movement CLG

\_\_\_\_\_  
 MARY CONNOLLY  
 Director of Nursing  
 SEPCC

