



### Club Expenses and Payment Procedure

1. **Expense claim declaration** - All expense claims and approvals for payment of invoices are to include the self-declaration "I confirm that the [expense] / [invoice] for [£xxx.xx] for [description of goods or service] provided by [name of company/person] is accurate and has been incurred on the business of the charity."
2. **Authorisation** - All payments must be authorised by two account signatories. Neither the first nor the second authorisers can be beneficiaries of a payment.

Only authorise payments that you have been asked to authorise by email. In some instances you will be asked to authorise a payment and when you log on to Lloyds there may be two or more payments awaiting authorisation. Only authorise the ones you have received an email requesting you to authorise. Other people will have been asked to authorise the other payments.

Note that if you do click on the other payments that you have not been asked to authorise then you will see your name as the second authoriser, but this is only because you are the person who has logged in. You should not authorise it if you have not been asked to do it.

Also remember you must only authorise anything if you are satisfied with the supporting documentation, which must include a copy of the invoice/receipt and an email from the person requesting the payment using the text set out in item 1 above.

3. **Payment method** - All payments will be made by BACS, standing order or direct debit unless there are extenuating circumstances in which case payment will be made by cheque. **Payment should never be made by cash.**

To enable payment the following details are required: -

- Bank name e.g. Lloyds Bank (This is used to check the sort code and the bank name agree)
- Account name e.g. A.N. Smith (This is used by the bank to check the account number and the payee name agree)
- Sort code
- Bank account number

Bank details for companies must be checked to documents received from trusted sources. Never amend payment details without getting appropriate evidence to support the change of details. This includes, but is not limited to, calling the company directly using a contact number derived from a trusted source.

4. **Payment account** – All payments are to be made from Lloyds Bank Account Sort Code \*\*-\*89 Account No \*\*\*\*\*460. Lloyds Bank security protocols are in place, which includes two factor authentication for any new payees and payment authorisation by two signatories.

**Beware of scams** - Lloyds Bank will never ask you to:

- Share your ELTC account details like user ID, password and memorable information.
- Tell them your Personal Security Number (PSN) for Telephone Banking.
- Tell them your PIN code or card expiry date.
- Move money to a so-called secure, safe or holding account.



## Enderby Lawn Tennis Club Expenses and Payments Procedure

- Move the club's money or ask you to transfer funds to a new sort code and account number.
5. **Authorised signatories** – The list of authorised account signatories should always include the Chair, Secretary and Treasurer. Other trustees can also be authorised signatories if agreed at a trustee committee meeting.
  6. **Division of responsibilities** - Neither the first nor the second authorisers can be beneficiaries of a payment. The authorisers must be different to the person who approved the invoice or charge. This is a core control, there must always be division of responsibilities.
  7. **Authority levels** – Expenditure which is not included in the budget, including expenses, should only be incurred where they are pre-approved by email by at least two trustees who are independent of the transaction and where the cost is to be incurred on the business of the charity.

A commitment to spend more than £200 which is not included in the budget must first be approved by email by at least three trustees independent of the transaction.

8. **First authoriser** - The Treasurer will set up all payments (i.e. first authoriser). The only exceptions are if the Treasurer is a beneficiary, or approved the invoice for payment, or if the Treasurer cannot process the payment request due to holidays etc.

The person who sets up a payment (first authoriser) must promptly send an email to the second authoriser which includes the originators email approval of the spend and a copy of the supporting invoice / receipt.

The email should start with the following text "Please review and, if OK, authorise the payment of £xx.xx to [name of company/person] for [description of goods/service]. [Name of person who has approved the spend] email requesting the payment is attached together with a copy of the invoice/receipt. I am satisfied that the invoice/receipt is accurate and incurred on the business of the charity and I have set up the payment to be made from the Lloyds Bank Account ending xxxx7460."

The First Authoriser must check to see that the second authoriser has processed the payment. If after two days the payment has not been processed please contact the Second Authoriser to find out the cause for the delay.

9. **Second authoriser** - The Chair will always act as second authoriser. The only exceptions are if the Chair has acted as the first authoriser, or is a beneficiary, or approved the invoice for payment, or if the Chair cannot process the payment request due to holidays etc.

The Second Authoriser must reply to the email sent by the First Authoriser confirming that they have authorised the payment or if not stating what information they require before they can authorise the payment. The email should start with the following text "I have authorised the payment of £xx.xx to [name of company/person] for [description of goods/service]. I am satisfied that the invoice/receipt is accurate and incurred on the business of the charity."

10. **Payment request supporting documents** - Account signatories should only authorise payments that they are entirely happy with.



## Enderby Lawn Tennis Club Expenses and Payments Procedure

Account signatories should always see documentation supporting the amount to be paid, typically this will be an invoice or receipt. Account signatories should also see the approval of the invoice by the person who ordered the goods or services, together with confirmation that the goods or services have been received and the price is correct.

If account signatories have any questions about any transaction they are asked to approve they should contact the Treasurer in the first instance, or if they are not available or the question needs to be directed to someone else then they should contact the Chair or Secretary.

11. **Payment report** - A transaction listing of all payments made, and the authorising signatories will be produced for every committee meeting. The listing will be appended to the minutes of the meeting and will be approved by the trustees. The listing will be derived from the uploaded bank statements. Details of authorising signatories will be added to the uploaded bank statement.

12. **Trustee expenses** - expenses will be paid at the end of each month unless agreed otherwise e.g. significant cost. This will reduce the admin burden for everyone.

Email the Treasurer once a month to claim your expenses with a copy of each of the receipts and list the items, the supplier (e.g. Amazon, EBay, Wickes etc) the cost and the purpose (e.g. First aid kit top up; cleaning materials etc)

At the beginning of the email use the text below: -

I confirm that the expenses for £xx.xx listed below are accurate and have been incurred on the business of the charity.

13. **IMPORTANT Security requirements** - Trustee account signatories must ensure that the charity's bank security details (including the password, bank card reader and PIN) are not compromised. **PCs must be kept secure with up-to-date anti-virus and spyware software and a firewall.**

- **Never** share your password.
- **Never** share your card reader codes.
- **Never** download software or let anyone remotely log on to your computer or other devices following or during a cold call.
- **Never** enter your Online Banking or bank card details after clicking on a link in an email or text message.

Report any fraud to Lloyds immediately using details in this link - [Contact us | Business Banking | Lloyds Bank](#)