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| **Earr-àdh 24** | **Appendix 24** |
| Sampall de Riaghailtean Ionmhasail | Sample Financial Rules |
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| Riaghailtean Ionmhasail…………… | Financial Rules of…………… |
| Air aontachadh leis a’ Chomataidh Stiùiridh air………………… | Approved by the Management Committee on………. |
| **A’ Bhuidheann** | **Group** |
| *(roghnaichibh aon de na trì roghainnean a leanas)***Roghainn 1:**’S e buidheann charthannais chlàraichte a th’ anns a’ bhuidhinn, àireamh....................... Tha ar Comataidh Stiùiridh air a dèanamh suas de urrasairean na buidhne carthannais;**Roghainn 2:**Tha Comataidh Stiùiridh againn a thèid a thaghadh aig ar Coinneimh Bhliadhnail;**Roghainn 3:**Tha a’ bhuidheann air fad mar Chomataidh Stiùiridh; chan eil Comataidh air a taghadh againn (no urrasairean airson buidheann charthannais).Mura h-eil sibh clàraichte mar bhuidheann-charthannais, dh’fhaodadh gum feum sibh sin a dhèanamh fon lagh; mura h-eil sibh cinnteach, cuiribh fios gu OSCR [www.**oscr**.org.uk](file://C:\Users\Alasdair\Documents\Work%202014-2015\Translations\Bord%20na%20Gaidhlig\Eadar-theangachadh\Gearran%202015\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Fay\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\AppData\Local\marie\Documents\www.oscr.org.uk) | *(choose one of the following 3 options)***Option 1:**The group is a registered charity, number …………………………. Our charity trustees make up the Management Committee;**Option 2:**We have a Management Committee which is elected at the Annual General Meeting;**Option 3:**The group as a whole acts as the Management Committee; we have no elected Committee (or charity trustees).If you are not already a registered charity, you may be required by law to register; if in doubt, contact OSCR [www.**oscr**.org.uk](file://C:\Users\Alasdair\Documents\Work%202014-2015\Translations\Bord%20na%20Gaidhlig\Eadar-theangachadh\Gearran%202015\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Fay\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\AppData\Local\marie\Documents\www.oscr.org.uk) |
| Tha e an urra ris a’ Chomataidh Stiùiridh dèanamh cinnteach gu bheil a’ bhuidheann air a deagh riaghladh agus gun coimhead sinn às dèidh an teachd-a-steach againn agus gun dèan sinn deagh fheum dheth.Cumaidh sinn clàran ionmhasail freagarrach, a’ gabhail a-steach:* leabhar-cunntais no cliath-dhuilleag air coimpiutair a’ clàradh gach gnothach a bhios againn ann an aithrisean ar cunntas-banca no san leabhar a gheibh sinn bho chomann-togail
* leabhar airson airgead ri làimh agus bogsa airson airgead ri làimh a ghabhas a ghlasadh (ma phàigheas sinn airson rudan le airgead-làimhe)
* fiosrachadh mun airgead uile a gheibh sinn
* fàirdealan is cuidhteasan eile airson suimeannan a phàigheas sinn
* clàran PAYE (ma tha sinn a’ pàigheadh luchd-obrach).

Ma bhios sibh a’ cumail nan clàran agaibh air coimpiutair, ’s e a bhios ann an ‘leabhar-cunntais’ duilleagan air an clò-bhualadh ann an òrdugh a rèir a’ chinn-latha agus iad air an cumail ann am pasgan no faidhle eile. | The Management Committee is responsible for ensuring that the group is well managed and that we look after our income properly and put it to best use.We will keep appropriate financial records, including:* an account book or computer spreadsheet recording all the transactions in the bank account(s), bank statements or building society passbook
* a petty cash book and lockable petty cash box (if we make cash payments)
* details of all funds received
* invoices and other receipts for all payments

 PAYE records (if we employ paid workers).If you keep your records on computer, then an ‘account book’ will be print-outs in date order in a ring-binder or other file. |
| Crìochnaichidh a’ bhliadhna ionmhais againn air (cuiribh ceann-latha a-steach)Thoiribh sùil air a’ bhonn-stèidh agaibh – mar as trice canaidh e cuin a bu chòir dhuibh Coinneamh Bhliadhnail a chumail agus dh’fhaodadh gun can e cuideachd nuair a bhios a’ bhliadhna ionmhais agaibh a’ crìochnachadh. Mura h-eil, dh’fhaodadh gum bi sibh ag iarraidh ceann-latha a roghnachadh gus am bi na cunntasan bliadhnail agaibh a’ còmhdach ùine chunbhalach thar 12 mìos. | Our financial year ends on (enter date)Check your constitution – it will usually state when you should hold the Annual General Meeting and may also state the date on which your financial year ends. If not, you may wish to set a date so that your annual accounts cover a regular 12-month period. |
| Nì sinn cunntasan aig deireadh na bliadhna ionmhais agus iarraidh sinn air cuideigin freagarrach, aig nach eil buntainneas ris a’ bhuidhinn, sgrùdadh a dhèanamh orra. Thèid na cunntasan bliadhnail a chur air beulaibh na Coinneimh Bhliadhnail airson aonta.Chan fheum sibh daonnan iarraidh air neach-cunntais le teisteanas sgrùdadh a dhèanamh air na cunntasan agaibh. Feumaidh buidhnean carthannais laghan airson an leithid a bhuidhnean a leantainn. Faodaidh buidhnean eile iarraidh air cuideigin le sgilean ionmhasail, mar neach-obrach banca no ionmhasair bho bhuidheann eile, coimhead air na cunntasan aca. Tha e cudromach nach eil buntainneas aig an neach sin ris a’ bhuidhinn agaibh, agus gu bheil na sgilean ionmhasail aca gus measadh a dhèanamh air na cunntasan agaibh. Chan fheum cuid a bhuidhnean beaga seo a dhèanamh, agus math dh’fhaodte gum bi iad toilichte le aithris bhon Ionmhasair.Mura h-eil sibh cinnteach, cuiribh fios gu OSCR [www.**oscr**.org.uk](file://C:\Users\Alasdair\Documents\Work%202014-2015\Translations\Bord%20na%20Gaidhlig\Eadar-theangachadh\Gearran%202015\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Fay\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\AppData\Local\marie\Documents\www.oscr.org.uk) | We will draw up accounts at the end of the financial year and have them examined by a suitable person who is independent of the group. The annual accounts will be presented to the Annual General Meeting for approvalYou do not necessarily need to have your accounts examined by a qualified accountant. Charities must follow charity law. Other groups may ask someone with financial skills, for example a bank worker or the treasurer of another group. What is important is that the person is independent of your group and has the financial skills needed to assess your accounts. Some small groups don’t have to do this and may be happy with a report from the treasurer. If in doubt, contact OSCR [www.**oscr**.org.uk](file://C:\Users\Alasdair\Documents\Work%202014-2015\Translations\Bord%20na%20Gaidhlig\Eadar-theangachadh\Gearran%202015\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Fay\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\AppData\Local\marie\Documents\www.oscr.org.uk) |
| Bruidhnidh sinn air aithisg ionmhasail aig gach coinneamh den Chomataidh, sam bi fios air na suimeannan a phàigheadh is a fhuaras, agus an t-airgead a tha air fhàgail. Cuideachd, seallaidh i na thathar an dùil a chosg agus fhaighinn san àm ri teachd.Faodaidh sibh aithrisean labhairteach no sgrìobhte a dhèanamh le uiread fiosrachaidh ’s a tha freagarrach do cho mòr ’s a tha a’ bhuidheann agaibh agus don t-suidheachadh ionmhasail agaibh.Ge-tà, bu chòir gum faic a’ Chomataidh an aithris-banca as ùire.Cuiribh air dòigh ùine aig gach coinneamh den Chomataidh gus bruidhinn air an aithisg ionmhasail. Thoiribh an cothrom don a h-uile duine ceistean a chur air an Ionmhasair agus a’ Chomataidh.Bu chòir aithisg ionmhasail innse mu na thachair a thaobh ionmhas na buidhne bho chaidh a’ choinneamh mu dheireadh a chumail agus mu mar a tha cùisean a’ dol san fharsaingeachd. Tha an aon rud fìor a thaobh chunntasan bliadhnail a bu chòir aithris a dhèanamh air na thachair sa bhliadhna air fad. | We will discuss a financial report at each Committee meeting showing cash received, payments, and remaining funds. It will also show expected future receipts and payments.You can give verbal or written reports with as much detail as is appropriate to the size of your group and its finances. However, the Committee should also see the most recent bank statement.Make time at each Committee meeting to discuss the finance report. Give everyone the opportunity to put questions to the treasurer and the Committee.A financial report should tell the story of what’s happened in the group’s finances since the last meeting and how things are going overall. The same is true of the annual accounts which should tell the story of the year. |
| **Cunntas banca** | **Bank Account** |
| * Bu chòir co-dhiù triùir bhall bhon Chomataidh Stiùiridh a bhith nan luchd-soidhnigidh airson cunntasan.
* Soidhnigidh dithis den luchd-soidhnigidh airson suimeannan a thèid a thoirt às a’ chunntas no a ghluasad eadar cunntasan. Tha sinn an dùil gur e an t-Ionmhasair a bhios ann an aon de na daoine sin.
* Iarraidh sinn air a’ bhanca aithrisean a thoirt dhuinn a h-uile mìos agus nì sinn coimeas eadar na h-aithrisean agus ar leabhar-cunntais.
 | * At least three members of the Management Committee will be signatories to the bank account(s).
* Any withdrawals or transfers between accounts will be signed by two of the signatories. We expect that one of these will be the Treasurer.
* We will ask the bank to provide statements every month and will check the statements against our account book.
 |
| **Teachd-a-steach** | **Income** |
| * Nuair a gheibh sinn airgead-làimhe mar phàigheadh airson rùm no seirbheis eile, bheir sinn cuidhteas seachad agus cumaidh sinn lethbhreac dheth.
* Nuair a gheibh sinn airgead bho bhith togail airgead no bho thachartas eile, cunntaidh dithis bhall den bhuidhinn an t-airgead, nì iad nota den t-sùim agus cuiridh iad an ainm ris an fhiosrachadh sin.
* Thèid fiosrachadh mu airgead-làimhe a gheibhear a chur ann an leabhar an airgid.
* Cleachdaidh sinn suimeannan beaga den airgead a gheibh sinn mar airgead ri làimh.
* Clàraidh sinn fiosrachadh mu sheicichean a gheibh sinn ann an leabhar-cunntais agus pàighidh sinn na seicichean a-steach don bhanca taobh a-staigh mìos.
* Cumaidh an t-Ionmhasair clàran a thaobh airgead a fhuaras (me, litrichean le tairgse air tabhartas no lethbhric de chuidhteasan a thug a’ bhuidheann seachad).
 | * When we receive cash as payment for room hire or another service, we will issue a receipt and keep a copy.
* When we receive cash from fundraising or other events, two members of the group will count up the cash, make a note of the total and sign for it.
* Details of cash received will be entered in the cashbook.
* We will use small amounts of cash received as petty cash.
* We will record details of cheques received in the account book and bank the cheques within one month.
* The Treasurer will keep records relating to any monies received (e.g. grant award letters or copies of receipts issued by the group).
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| **A’ pàigheadh le seic, toirt às cunbhalach no gluasad banca** | **Payments by cheque, direct debit or bank transfer** |
| * Cha chuir sinn ainm ri seic gun na pàipearan iomchaidh gus na thathar a’ pàigheadh a dhearbhadh.
* Cha toir sinn aonta ri pàigheadh le toirt às cunbhalach no gluasad banca (BACS) gun na pàipearan iomchaidh gus na thathar a’ pàigheadh a dhearbhadh.
* Feumaidh dithis luchd-soidhnigidh seicichean a shoidhnigeadh. Tha sinn an dùil gur e an t-Ionmhasair a bhios ann an aon dhiubh sin.
* Feumar soidhnigeadh ro-làimh ann am foirm-pàighidh airson gach sùim eile a phàighear (a’ gabhail a-steach BACS, suimeannan pàighte le cairt-chunntais, òrdain leantainneach agus toirt às cunbhalach). San fhoirm-phàighidh bidh am fiosrachadh a leanas: neach a gheibh an t-airgead; ceann-latha; sùim; seòrsa pàighidh (me, BACS, òrdan leantainneach); agus àite airson dà ainm-sgrìobhte.
* Cha chuir sinn ar n-ainm ri seic air nach eil sùim airgid ainmichte uair sam bith.
* Lìonaidh sinn na fo-bhileagan (*stubs*) aig seicichean nuair a tha sinn gam pàigheadh.
* Clàraidh sinn fiosrachadh mun t-sùim a phàigheadh sna pàipearan co-cheangailte ris: àireamh na seice, dòigh phàighidh, ceann-latha, cò shoidhnig an t-seic, foirm-pàighidh.
* Sgrìobhaidh sinn fios mu gach seic a chaidh a phàigheadh san leabhar-chunntais.
 | * We will not sign a cheque without paperwork to support the payment.
* We will not authorise payments by direct debit or by bank transfer (BACS) without paperwork to support the payment.
* Two signatories are required on each cheque. We expect that one of these will be the Treasurer.
* All other payments (including BACS, debit card payments, standing orders and direct debits) must be signed for in advance on a payment form. The ‘payment form’ will include the following details: payee; date; amount; type of payment (e.g. BACS, standing order); and space for two signatures.
* We will never sign a blank cheque.
* Cheque stubs will be completed at the time of payment.
* We will record details of payment on the paperwork: cheque number, type of payment, date, who signed the cheque, payment form.
* We shall write details of all cheque payments in the account book.
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| **Airgead ri làimh** | **Petty Cash** |
| * Bidh sinn a’ cumail cruinneachadh de dh’airgead ri làimh a tha fa leth bho airgead a thig a-steach
* Cumaidh sinn sùim bheag luach £(sgrìobh an t-sùim an seo) airson a bhith pàigheadh rudan beaga mar faraidhean bus, tì is cofaidh. Cumaidh sinn an cruinneachadh seo fa leth bho airgead a thig a-steach agus bheir sinn airgead a-mach às a’ bhanca airson an cruinneachadh seo a stèidheachadh.
* Ma bheir sinn airgead-làimhe às a’ bhanca le seic, bidh feum air dithis luchd-soidhnigidh. Ma bheirear airgead-làimhe às a’ bhanca le leabhar airson comann-togail no cairt, thèid sin aontachadh le dithis luchd-soidhnigidh ro-làimh
* Pàighidh sinn suimeannan nas motha na £(cuiribh sùim a-steach) le seic.
* Clàraichidh sinn suimeannan pàighte air bileag airson airgead ri làimh, agus cumaidh sinn cuidhteasan, tiogaidean bus, msaa

San àbhaist tha e nas fheàrr an t-airgead uile a gheibh sibh a phàigheadh a-steach don bhanca, agus an uair sin airgead a thoirt às airson cur ris an airgead ri làimh agaibh. Ma nì sibh sin, bidh clàr soilleir agaibh air na thachair agus cha tèid sibh ceàrr le cùisean. Ge-tà, ’s dòcha nach bi sin furasta mura h-eil mòran teachd-a-steach aig a’ bhuidhinn agaibh agus nach eil banca faisg oirbh. Ma roghnaicheas sibh cur ris an airgead ri làimh bho airgead a fhuair sibh, roghnaichibh sin mar an siostam cunbhalach agaibh; atharraichibh na riaghailtean agaibh airson airgead ri làimh gus dèanamh soilleir dè an siostam a tha sibh a’ cleachdadh. | * We hold a petty cash float separate from incoming cash.
* We will keep a small float of £(enter amount) for small payments such as bus fares and tea and coffee. We will keep the float separate from incoming cash and draw cash from the bank to make up the float.
* Cash withdrawals from the bank account by cheque will require two signatories. Cash withdrawals by passbook or ATM card will be authorised in advance by two signatories.
* Payments above £(enter amount) will be made by cheque.
* We will record payments on a petty cash slip and keep till receipts, bus tickets, etc.

It is better on the whole to pay all the cash which you receive into the bank, and then draw cash from the bank to top up your petty cash float. That way, you have a clear record of both transactions and won’t get in a muddle. However, this may not be at all convenient if your group has very little income and doesn’t have a bank branch fairly nearby. If you choose to top up your petty cash from cash received, make this your regular system; amend the petty cash rules to make it clear which system your group is using. |
| **Tuarastalan** | **Wages** |
| * Cumaidh sinn clàran de thuarastalan an luchd-obrach a rèir PAYE agus riaghailtean airson Àrachas Nàiseanta.
* Nuair a gheibh luchd-obrach pàirt-thìde no neo-chunbhalach airgead-làimhe mar phàigheadh, nì an t-Ionmhasair cinnteach gun cuir an luchd-obrach an ainm ri duilleag-chlàraidh airson tuarastalan, agus gum faigh iad cuidhteas bhon leabhar-chuidhteasan.

Cuiribh fios gu HMRC airson fiosrachadh is comhairle mu bhith pàigheadh luchd-obrach [www.**hmrc**.gov.uk](file://C:\Users\Alasdair\Documents\Work%202014-2015\Translations\Bord%20na%20Gaidhlig\Eadar-theangachadh\Gearran%202015\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Fay\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\AppData\Local\marie\Documents\www.hmrc.gov.uk) | * We will keep records of staff wages in accordance with PAYE and National Insurance regulations.
* Where casual or part-time staff are paid in cash, the treasurer will make sure that staff sign a wages record sheet, and a receipt given from the receipt book.

Contact HMRC for information and advice on paying staff [www.**hmrc**.gov.uk](file://C:\Users\Alasdair\Documents\Work%202014-2015\Translations\Bord%20na%20Gaidhlig\Eadar-theangachadh\Gearran%202015\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Fay\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\AppData\Roaming\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\AppData\Local\marie\Documents\www.hmrc.gov.uk) |