



Equipping women, children and families
in India to discover a brighter future.

Friends of Calcutta Cathedral Relief Service (“the Charity”)

POLICY FOR BANK ACCOUNTS: PAYMENT AUTHORISATIONS, USE AND RESERVES

Charity Commission No: 2663022
Inland Revenue No XN33280

Bank Account Authorisations

1. The Friends of CRS accounts with Barclays will operated under the authority of a single signatory only.
2. A payment out of the Barclays accounts under a single authorisation shall only be made to CRS in Kolkata and shall be subject to the following protocols:
 - (a) It will be in accordance with a requisition received from CRS in Kolkata which has been seen by and approved by at least two trustees who are account signatories;
 - (b) The signatory who is making the transfer shall only do so after having received written agreement (which can be by e mail) from another signatory who has seen and approved the requisition;
 - (c) When the transfer has been completed, the signatory making it shall forthwith send evidence of the transfer to the other signatory.
3. The Friends of CRS accounts with CAF Bank will continue to require two authorisations for payments or transfers (other than transfers between the two CAF accounts).

Use of Bank Accounts

4. The CAF Gold account will be used as the main repository for cash held on behalf of the Friends of CRS, and as far as possible, donations and other receipts will be paid into that account.
5. The CAF Cash account will be used for payments other than transfers to CRS

Reserves Policy

6. In order to meet expenses, it is the responsibility of the Treasurer to maintain a General Fund balance of at least £1,000 and to report to the Trustees if at any time this does not become possible.

Adopted: 7 September 2018

Reviewed and approved: 22 March 2019

Reviewed and approved: 27 February 2025