



INNER WHEEL DISTRICT 308

MONEY MANAGEMENT

Guidelines for smooth working ...



Zenaida Farcon

International President 2022-23



Apeksha Ko. Garg

District Chairman 2022-23



Dr. Surjit Kaur

Association President 2022-23



Pooja Goel

District Treasurer 2022-23



Compiled by : **POOJA GOEL**, District Treasurer 2022-23



Inner Wheel Prayer

Instill in us O Lord, the true meaning of friendship.
Never let us forget that we are all thy children.
Notwithstanding the differences in our culture and creeds.
Endow us with a desire to serve our fellow men.
Remembering that we too often need help.
Whenever or wherever the need for service arises.
Help us to be ready to serve.
Endeavouring to make our badge of Inner Wheel worthwhile.
Ensuring that we have not.
lived in vain

इनरव्हील प्रार्थना

मित्रभाव के सत्य अर्थ को हम सब में हे ईश्वर भर दो ।
हम सब ही हैं तेरे बालक भूलें ना यह इतना कर दो ॥
धर्म और संस्कृति भेदों का मन में नहीं स्थान रहे।
सभी मानवों की सेवा का हमें सदा ही ध्यान रहे ॥
आवश्यकता हमें मदद की हो सकती हैं यह याद रहे।
सेवा करने की जरूरतें जहाँ कहीं भी आन पड़े ॥
सेवा करने को सब जन की तत्पर हम सब डटे रहें।
'इनरव्हील' की शान बढ़ायें यह वह हमें प्रदान करो।
मानव जीवन व्यर्थ न जाये प्रभु यह कृपा प्रदान करो ॥





Inner Wheel District 308

MONEY MANAGEMENT

Guidelines for smooth working ...

*'Money is a Tool
which when used properly,
makes everything beautiful but
when misused creates a Mess'*

*Every penny saved is a penny earned.
This can be used for a purpose !!*



This booklet gives guidelines to
maintain the accounts and make it simpler & easier



Apeksha Ko. Garg
District Chairman
2022-23

Dear Pooja

Finance is the life-line of any organisation, playing a central role in its successful operation. However, it is the way in which those finances are managed that determines the success or failure of the club. The finance department will need to carefully control the allocation and spending of funds, as well as the reporting of financial data to ensure that objectives can be met, whilst ensuring the effective operation of the organisation.

Effective financial planning has the potential to enhance the value of an organisation. Ensuring that your organisation has a strong and efficient financial team in place, along with effective and open communication channels with seniors will be the key to the success of the organisation. Heartiest Congratulations to you on assuming the post of District Treasurer of this prestigious District – Inner Wheel District 308.

My hearty wishes to you on taking out the First-Ever Guideline Booklet for the Treasurers - “Money Management”. Dream big if you want to achieve something bigger and this is what has kept me going in my journey in Inner Wheel! This year’s theme “Work Wonders” will steer us with going above and beyond in the entirety of our undertakings in serving the society. With the backing of the seniors, companions and members we will be able to carve a niche in all that we plan to do!

Wishing every individual, A Miraculous Year 2022-23!!

Love & Hugs

Apeksha Ko. Garg

District Chairman 22-23

Inner Wheel District 308



Archana Bajpai
Association Treasurer
2022-23



Dear
District Treasurer Pooja,

IW Greetings !

It gives me immense pleasure to send my good wishes for compiling useful booklet for Treasurer. Our organization is where women of talent, ability, caring, and compassion have come together to share their strengths with each other. I congratulate you with your fresh thinking and exceptional designing methods, this booklet will be a marvellous piece of your hard work. My best wishes for your success n bright year ahead.

Cheers !! With love and Regards

Archana Bajpai
Hon. Association Treasurer



A ready reckoner for Club Treasurers. Each Club must have :



An Active Bank Account



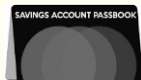
A Club PAN Card



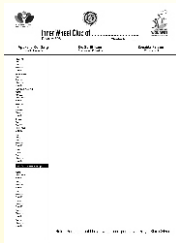
A Cheque Book



Club Seal / Stamp



Bank Passbook



Letter Head of Club



Do's and Don'ts

- ❖ Every year, change the signatories in the Bank.
- ❖ **President, Secretary & Treasurer** play an important role.
- ❖ **Deposit** the money collected in the **Bank Account**.
- ❖ Maintain clear and transparent **Account Ledger**.
- ❖ Decide in the Club meeting the proportion of Club Membership to be used For Administrative & For Charity Purpose.
- ❖ Make a **Proposed budget** on your **Club letter head** by putting a **10% increase** (if needed) with the consultation of the **Club President**.

SAMPLE OF PROPOSED BUDGET (2022-2023)

Receipts - Rs. Club Subscription of the Year x No. of Members = Rs.....

Adm. Club A/c - Rs. 1/3 of subscription x No. of Members =Rs.....

Charity A/c - Rs. 2/3 of subscription x No. of Members =Rs.....

ADMINISTRATIVE EXPENSES

District Dues = Rs. 700 x No. of Members

Miscellaneous Expenses = Rs. (as per club budget)

(Towards Installation, Chairman Visit, Meetings, Printing & Stationery, Banners & Flags, Courier Charges etc)

CHARITY HEADS (as per club budget)

- ❖ Women & Adolescent Girl Welfare - Rs.
- ❖ Earth Care: Environmental Protection - Rs.
- ❖ Fight Against Cancer - Rs.
- ❖ Health Care: Anaemia - Rs.
- ❖ Narcotics / Drug De-addiction - Rs.
- ❖ Education -Inner Wheel Schools - Rs.
- ❖ Care For Senior Citizens And Specially Abled - Rs.
- ❖ Community Services - Village Adoption & Upliftment - Rs.
- ❖ Branding Inner Wheel - Rs.
- ❖ Spreading Our Wings - Membership Retention & Growth - Rs.
- ❖ Friendship Exchange Meet - Rs.
- ❖ Chairman Thrust Area - Rs.
- ❖ Any other Community Project - Rs.

(Treasurer)

(President)

Note : These are the suggested project heads, add only the ones relevant to your club projects. You can also create a separate heading for the running projects if required



Maintain a Day Book both manually as well as Digitally (laptop / IPad) by Dividing it into 2 parts

- 1. Administrative Account**
- 2. Charity Account**

ADMINISTRATIVE ACCOUNT

This includes all expenses done to run the Club smoothly:

- ✦ Dues paid to the District.
- ✦ Stationery and Printing.
- ✦ Banner Cost.
- ✦ COV (Chairman's Official Visit) Expense.
- ✦ Gifting Cost, if any.
- ✦ Cost of Webinars (Hosting/Zoom Links)
- ✦ Hosting a District Event.
- ✦ Newsletter Designing & Printing Cost.
- ✦ Club Flag Designing & Printing.
- ✦ Courier.
- ✦ For Souvenir page.
- ✦ CA/ Auditor expense if any.

Conveyance or any other charges decided & passed in Executive Meeting / General Body Meeting.

CHARITY ACCOUNT

This includes all money spent for Charity from the Club.

- ✦ Any sponsorship/ donation received from a 3rd party (non member of the club) should be accounted for with date of amount received, name of person/ organization and purpose.

It also includes money spent individually by the Club members for a Project.



RESPONSIBILITY

The financial year begins from 1st July and ends on 30th June.

- ★ Write manual day book as it can be a ready reckoner and updated as & when required. It also helps to update the Digital Ledger.
- ★ A Digital Ledger is helpful to send report & for Cross checking.
- ★ FD's of the Club must be mentioned in the beginning of the year with its Number and Date of maturity.
- ★ Interest accrued must be properly recorded and shared quarterly with the Club Members.
- ★ Do take proper bills wherever possible.
- ★ If proper bill is not possible. then a hand written Kaccha Bill should be there with the signature of Club President and Club secretary for easy accounting.
- ★ Give receipts when you receive club membership amount [cheque /cash].
- ★ For any expenditure done by any member [for social club projects/ events] must be recorded with the due bill and the concerned persons signature for recorded purpose.
- ★ Share balance sheet quarterly in your GBM.
- ★ Audit the accounts at the end of the tenure i.e. June 30.
- ★ All these points are simple yet very important to make your journey as Treasurer easy.
- ★ Be Proactive and follow all given guidelines for smooth selling.
- ★ Make a Proposed budget on the Club Letter Head by putting a 10% increase in last year's budget with the consultation of the Club President.



DUES

Club fees should be collected during the months of July. If fees are not paid reminders should be sent promptly.

District and Association Fees and IIW subscription should be sent to the District Treasurer latest by September in the format sent by the District Treasurer.

The District, Association and IIW Subscription are payable for all Honorary members and Honored Active members by the Club concerned.

Existing members and new member joining before the end of December 31 will have to pay full year fees.

Members joining after January 1 will have to pay half yearly dues fixed by the Association.

Also request to club treasurer to send details of the following :

No. of members in the previous year

No. of members who have resigned in the current year

No. of members inducted in the current year

No. of members in the current year

Active members _____

Honorary member _____

Honored Active members _____

Total Member





HOW TO OPEN A BANK ACCOUNT ?

It is always advisable to open the Club bank account in Nationalised bank.

Additional benefit is, if you personally are an existing customer and also known to the Bank.

Once the bank Account is opened, you will be issued a Cheque Book. In today's Digital age, it is very convenient to do transactions if you have an Account and also maintain more clarity & transparency.

FOLLOWING DOCUMENTS ARE

NEEDED TO OPEN CLUB BANK ACCOUNT:

- ★ Account Opening Form.
- ★ Certified copy of International Charter of the Club/ Bye Laws of the parent body.
- ★ Certified copy of resolution to open the Account signed by the President and any two authorised signatories.
- ★ Duly certified list of name, address, signature of the local office bearers.
- ★ Copy of the letter of appointment of the officers of the local chapter by the Club President.
- ★ Copy of Income Exemption Letter OR copy of last acknowledged return of income/ IT assignment order verifying the exemption of tax for the entity. [optional]
- ★ Separate proof of address if the address is different from the address appearing on IT exemption letter.
- ★ Power of attorney granted to the members to transact on his behalf.
- ★ Photograph, Know your Client (KYC) & Board Resolution (BR) of Signing Authorities/ Secretaries, Driving Licence (DL) PAN Card Election Card, Passport and Aadhar Card.



Format of Resolution for Opening Bank Account of The Club

(TO BE TYPED ON YOUR CLUB LETTER HEAD)

It has been resolved at the Meeting held by the Inner Wheel Club of.....at Date.....

To open the Inner Wheel Club of.....Administrative A/c and Inner Wheel Club of.....Charities A/C.,
to be jointly operated by the Treasurer and President or Secretary at

Name of Bank :

Address :

For the year beginning.....to.....

Signed

President

Secretary

Treasurer

Format of Resolution for Appointing Auditors of The Club

(TO BE TYPED ON YOUR CLUB LETTER HEAD)

It has been resolved at the Meeting held by the Inner Wheel Club of.....at Date.....

to appointed M/s..... For the Inner Wheel year beginning 1st July to 30 June as Auditors of the Club.

Signed

President

Secretary

Treasurer



PAN CARD OF CLUB

DOCUMENTS REQUIRED APPLYING FOR PAN CARD ALLOTMENT:

- ★ Club Charter Copy.
- ★ Club bye-laws
- ★ Utility bill of the premise of which address is to be given.
- ★ Sale Deed/ Lease Deed/ permission to use the premises for address.
- ★ PAN & Aadhar of the President, Secretary & Treasurer of the Club.
- ★ Affidavit to be submitted by Inner wheel Club as proof of registration .
- ★ Form No.- 49A application form signed by one of the three Club officers mentioned above and stamped.

The above documents have to be self attested by the person concerned,
item 1 & 2 have to be stamped with Club Stamp.



Affidavit



AFFIDAVIT

1. Inner Wheel Club of _____ through Club President _____

w/o of _____, aged about _____ years, _____ do hereby solemnly affirm and declare as under:

1. That the Club was born on _____ (_____) and the date of registration was on _____ and the Club No. is _____ and its situated at _____. I have no documentary proof in support of my place. I take oath and solemnly declare/affirm that the particular furnished by me above are correct and that I have not concealed or misrepresented any facts

Deponent

Verification :


I, the above named deponent do hereby verify that the contents of my aforesaid affidavit are true and correct and to the best of my knowledge and belief, no part of it is false and nothing has been concealed there from.

Verified at _____ on this _____ day of _____, 2022.

Deponent

Club Charter

This is to **certify** that the **Inner Wheel**



Club of _____

District Number _____

having accepted the International Constitution and National Byelaws is admitted to membership of International Inner Wheel


Date of formation _____

Date of registration _____

Club Number _____

Signed _____ International President

By laws



INTERNATIONAL INNER WHEEL

CONSTITUTION AND HANDBOOK 2021

International Inner Wheel
Suite 2.3 MyBuro, 20 Market Street, Altrincham, Cheshire, WA14 1PF, United Kingdom

Telephone: 0161-927 3116
email: alan@internationalinnerwheel.org
website: www.internationalinnerwheel.org

Form 49 A enclosed in envelop for making pan card

Form No. 48A
Application for a National Identification Number (in the case of Indian citizens) or Permanent Account Number (in the case of non-citizens) (Form 48A)

Assessing Officer (AO) Code: _____

Area code AD type Range code AO No. _____

1. Full Name (If it appeared once it be mentioned as appearing in proof of identification documents, include one and permitted)
Last Name: _____
First Name: _____
Middle Name: _____

2. Address of the above name, as you would like it to be entered on the PAN card

3. How you ever been known by any other name? YES/NO (Please tick in applicable)
Last Name: _____
First Name: _____
Middle Name: _____

4. Gender (The individual applicants only) Male/Female/Transgender (Please tick in applicable)

5. Date of Birth (DD/MM/YYYY) (Date of birth of the applicant)
Day: _____ Month: _____ Year: _____

6. Details of Parents (applicable only for Indian applicants)
Mother's Name (as per official records) _____
Father's Name (as per official records) _____
Mother's Name (as per official records) _____
Father's Name (as per official records) _____

7. Address
House No. _____
Street Name _____
City/Town/Village _____
District _____
State _____
Pin Code _____



पैसा महत्त्व रखता है !

सुचारु रूप से काम करने के दिशा-निर्देश

"पैसा एक उपकरण है"

जो जब सही तरीके से उपयोग किया जाता है,
वो सब कुछ सुंदर बना देता है,
लेकिन जब इसका दुरुपयोग किया जाता है,
तो यह एक गड़बड़ पैदा करता है।

*बचा हुआ, कोई भी पैसा कमाया हुआ पैसा है ।
यह एक उद्देश्य के लिए इस्तेमाल किया जाता है ।*

यह पुस्तिका खातो को बनाए रखने के लिए दिशा-निर्देश देती है ।
इसे सरल और आसान बनाती है ।

एक तैयार रेकनोर क्लब कोषाध्यक्ष, प्रत्येक क्लब में होना चाहिए ।

- | | |
|--------------------|-----------------------|
| ★ एक वैध बैंक खाता | ★ एक क्लब पेन कार्ड |
| ★ एक चेक बुक | ★ एक क्लब सील /स्टैंप |
| ★ एक बैंक पासबुक | ★ क्लब का लेटर हैड |

"क्या करें और क्या नहीं"

- हर साल, बैंक में हस्ताक्षरकर्ता बदलें ।
- अध्यक्ष, सचिव कोषाध्यक्ष एक महत्वपूर्ण भूमिका निभाते हैं।
- क्लब अध्यक्ष के परामर्श से पिछले वर्षों के बजट में १०% की वृद्धि करके एक अस्थाई बजट बनाएं ।
- इकट्ठे किए धन को बैंक खाते में जमा करें।
- स्पष्ट और पारदर्शी बही खाता बनाए रखें ।
- क्लब की बैठक में, निर्णय लें, की प्रशासनिक और धर्मार्थ उद्देश्य के लिए उपयोग की जाने वाली क्लब सदस्यता का अनुपात।



रोजाना कैश बुक कि किताब को अपडेट करें| दोनों मैनुअल रूप से, डिजिटली भी (लैपटॉप /आईपैड)| दोनों पर

1. प्रशासनिक खाता

2. चैरिटी खाता

प्रशासनिक खाता

इसमें क्लब को सुचारु रूप से चलाने के लिए किए गए सभी खर्च शामिल हैं:-

- ❖ मंडल (District) को भुगतान किया गया बकाया |
- ❖ स्टेशनरी और छपाई |
- ❖ सी. ओ. वी - मंडल (District) अधिकारी के दौरे का व्यय |
- ❖ उपहार देने की लागत यदि कोई हो |
- ❖ वेबीनार की लागत (होस्टिंग/जूम लिंक)
- ❖ मंडल (District) कार्यक्रम का आयोजन |
- ❖ न्यूजलेटर डिजाइनिंग और प्रिंटिंग लागत |
- ❖ क्लब फ्लैग डिजाइनिंग और प्रिंटिंग |
- ❖ संदेशवाहक |
- ❖ समारिका पृष्ठ के लिए |
- ❖ सीए/लेखापरीक्षक व्यय यदि कोई हो |
- ❖ परिवहन या कोई अन्य शुल्क कार्यकारी बैठक /जी.बी.एम. में तय पारित किया गया |

चैरिटी खाता

इसमें क्लब से चैरिटी के लिए खर्च किया गया सारा पैसा शामिल है:-

- ❖ किसी तीसरे पक्ष (क्लब के गैर सदस्य) से प्राप्त किसी भी प्रयोजन /दान की प्राप्त राशि की तारीख, व्यक्ति /संगठन का नाम और उद्देश्य के साथ हिसाब में लिया जाना चाहिए|
- ❖ इसमें एक परियोजना के लिए क्लब के सदस्यों द्वारा व्यक्तिगत रूप से खर्च किया गया, धन भी शामिल है



जिम्मेदारी

- ★ मैनुअल डे बुक लिखें क्योंकि यह एक रेडी रेकनर हो सकता है और आवश्यकता पड़ने पर इसे अपडेट किया जा सकता है यह डिजिटल लेजर को अपडेट करने में भी मदद करता है।
- ★ एक डिजिटल लेजर रिपोर्ट भेजने और क्रॉस चेकिंग के लिए सहायक है।
- ★ क्लब की एफ.डी. का उल्लेख वर्ष की शुरुआत में इसकी संख्या और परिपक्वता की तारीख के साथ किया जाना चाहिए।
- ★ अर्जित ब्याज को ठीक से दर्ज किया जाना चाहिए और क्लब के सदस्यों के साथ तिमाही साझा किया जाना चाहिए।
- ★ जहां भी संभव हो उचित बिल ले।
- ★ एक यदि उचित बिल संभव ना हो... तो आसान हिसाब किताब के लिए एक हाथ से लिखा कच्चा बिल होना चाहिए।
- ★ क्लब सदस्यता राशि (चेक/नकद) प्राप्त होने पर रसीद दे।
- ★ किसी भी सदस्य द्वारा किए गए, किसी भी खर्च के लिए (सामाजिक लाभ परियोजनाओं /आयोजनों के लिए) रिकॉर्ड उद्देश्य के लिए देय बिल और संबंधित व्यक्तियों के हस्ताक्षर के साथ दर्ज किया जाना चाहिए।
- ★ अपने जी.बी.एम में त्रैमासिक बैलेंस शीट साझा करें।
- ★ कार्यकाल के अंत में खातों का ऑडिट करें।
- ★ कोषाध्यक्ष के रूप में आपकी यात्रा को आसान बनाने के लिए, ये सभी बिंदु सरल हैं लेकिन बहुत महत्वपूर्ण हैं।
- ★ सक्रिय रहे और सुगम नौकायन के लिए दिए गए सभी दिशा निर्देशों का पालन करें।



कैसे खोले बैंक खाता

- राष्ट्रीय कृत बैंक में क्लब बैंक खाता खोलना हमेशा उचित होता है।
- अतिरिक्त लाभ यह है कि यदि आप व्यक्तिगत रूप से एक मौजूदा ग्राहक हैं और बैंक को भी जानते हैं।
- एक बार बैंक खाता खुल जाने के बाद, आपको एक चेक बुक जारी की जाएगी | आज के डिजिटल युग में, यदि आपके पास खाता है तो लेनदेन करना बहुत सुविधाजनक है और अधिक स्पष्टता और पारदर्शिता भी बनाए रखता है।

निम्नलिखित दस्तावेजों की जरूरत है

क्लब का बैंक खाता खोलने के लिए

- ★ खोलने का फॉर्म |
- ★ क्लब के अंतर्राष्ट्रीय चार्टर /मूल निकाय के उपनियमों की प्रमाणित प्रति |
- ★ अध्यक्ष और किन्ही दो अधिकृत हस्ताक्षर कर्ताओं द्वारा हस्ताक्षरित खाता खोलने के संकल्प की प्रमाणित प्रति।
- ★ स्थानीय पदाधिकारियों के नाम, पता, हस्ताक्षर की विधिवत प्रमाणित सूची |
- ★ क्लब अध्यक्ष द्वारा स्थानीय चैंप्टर के अधिकारियों के नियुक्ति पत्र की प्रति |
- ★ आय छूट पत्र की प्रति या आय की अंतिम स्वीकृत विवरणी प्रति /इकाई के लिए कर की छूट की पुष्टि करने वाले आईटी मूल्यांकन आदेश। (वैकल्पिक)
- ★ यदि आईटी छूट पत्र पर दिखने वाला पता अलग है तो - पते का अलग प्रमाण |
- ★ सदस्यों को उसकी ओर से लेनदेन करने के लिए मुख्तारनामा दिया गया |



- ★ फोटोग्राफ, बी.आर. (मंडल प्रस्ताव) हस्ताक्षर करने वाले अधिकारियों / हस्ताक्षरकर्ताओं का के.वाई.सी (अपने ग्राहक को जानें (Know your Customer)), ड्राइविंग लाइसेंस (Driving Licence), पैन कार्ड, चुनाव कार्ड, पासपोर्ट और आधार कार्ड |



क्लब का पैन कार्ड

आवश्यक दस्तावेज पैन कार्ड के लिए आवेदन करने के लिए

- ★ क्लब चार्टर कॉपी|
- ★ क्लब उपनियम|
- ★ परिसर का उपयोगिता बिल जिसका पता दिया जाना है|
- ★ बिक्री विलेख/पट्टा विलेख /पते के लिए परिसर के उपयोग की अनुमति |
- ★ क्लब के अध्यक्ष, सचिव और कोषाध्यक्ष का पैन और आधार |
- ★ क्लब की प्रमाणिता का प्रमाण पत्र (by Affidavit) |
- ★ फॉर्म नंबर-49A आवेदन पत्र ऊपर लिखित तीन क्लब अधिकारियों में से एक द्वारा हस्ताक्षरित और मोहर लगी |

उपरोक्त दस्तावेजों को संबंधित व्यक्ति द्वारा स्वप्रमाणित किया जाना है, आइटम 1 और 2 पर क्लब स्टाम्प के साथ मुहर लगानी होगी |



खाहिशों की गुल्लक में सपनों के सिक्के हैं ।
छोटी छोटी खुशी इनमें ये किसी की ज़िंदगी के हिस्से हैं ॥

Sunshine 'गुल्लक'

Sunshine Gullak is an initiative focused towards collecting small contributions/ donations in our everyday lives. This is focussed towards making routine savings which can be used for a bigger cause. Some examples include -

- ★ **Meet & Greets** : Some events that can be organised to raise funds for the Club include conducting vanity fairs, Tambola parties as well as festival celebrations.
- ★ **Talent Hunt Programmes** : Different shows can also be organised. Some examples include Fashion shows, Dance Competitions, Singing Competitions etc.
- ★ **Hobby Classes** : Cooking, dance & makeup classes etc. can be organised to raise funds.
- ★ **Voluntary Donations** : Some little contributions can be put in the 'गुल्लक' on birthdays, Anniversaries or other occasions.

A little penalty amount can be charged from members who do not wear IW pins during meetings.



District 308



Pooja Goel
District Treasurer
2022-23

My Dear Club Treasurers

Every year the Wheel takes a turn, giving us a New Year, a new time zone to do whatever we wish to and leave a mark. Teams change, new or old faces, friends who have worked earlier or freshers adding something valuable and learning so much more in this beautiful journey.

Shift our consciousness and start to think. Followed by a dedicated action in the right direction.

Work hand in hand, to make Club Accounts more Transparent and Clear. Try to be more systematic with an approach to have a Club Bank Account and PAN card.

*"None of us can change our yesteryears
but we can definitely change our tomorrow!!"*

My Talented Club Treasurers 2022-23



Pooja Goel
District Treasurer 2022-23
INNER WHEEL DISTRICT 308

A leader is one who knows the way, goes the way, and shows the way.