CAUK FINANCIAL GUIDELINES

for

Groups, Districts and Area

Version 4

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Section 1

CAUK Committee Disclaimer

This is an updated version of the previously issued CAUK Financial Guidelines. This document has been based on the Cocaine Anonymous World Service Financial Guidelines (2024 Edition) and adapted for use in the CAUK Area. The Cocaine Anonymous World Service Manual (2026 Edition) is also referenced.

This document is meant to be used as a suggestion and guideline of how to establish financial procedures for Groups, Districts, Areas and Sub/Standing Committees.

Statement of Purpose

To develop and implement policies and procedures in all matters concerning the finances of CAUK, including ways and means to manage and safeguard funds necessary for the continued growth of the fellowship, in accordance with our 12 Traditions. As well as providing best practice guidance where specific solutions are not available.

Introduction

C.A.'s 7th Tradition reads as follows: "Every C.A. group ought to be fully self-supporting, declining outside contributions."

To carry the message of Cocaine Anonymous (C.A.), other than reaching out on a personal level, requires funds to support and deliver the many functions of the fellowship from the Group to World Services.

These guidelines are intended to serve as an aid to all members of C.A. worldwide and particularly those who are charged with the responsibility of handling funds. In keeping with Tradition 4, each service body can determine for itself if and how they will adopt these guidelines which are presented for use at all levels of service. They may be adopted as presented or modified and then adopted or serve as a framework for the creation of an entirely separate set of guidelines at the local level of service.

Where these guidelines are followed closely, our experience tells us that they will help avoid mismanagement of funds and lessen the chance of financial misfortunes. The hope is that this will help our fellowship to achieve financial security, safeguarding and maximizing our efforts to carry the message of C.A. and recovery to the still suffering addict.

We should always consider that the moment a C.A. member's hard-earned money is put in the basket at a C.A. meeting or event, it is expected that C.A.'s trusted servants will handle these contributions in a responsible manner. It is expected that we do everything possible to see that the money is used wisely, cared for judiciously and that a prudent reserve is kept. When this has been accomplished, it is suggested that the Group or service body forward the available balance to the next level of service. In the case of a Group this would mean their donation to the District Service Committee (DSC), for the DSC this would mean transferring funds to the Area Service Committee (ASC), and in the case of an ASC, it would mean transferring funds to the World Service Office (WSO). If you are not part of a larger service committee at this time, it is suggested that you forward any funds over and above your prudent reserve to the WSO.

C.A. is not in the business of fund raising, C.A. is in the business of carrying its lifesaving message to the addict that still suffers; we raise funds as a means to support this effort. Through our actions in raising funds we are self-supporting whether the funds come from the basket, a Unity Day event, a Convention or Workshop. Being self-supporting is the spirit of our 7th Tradition. This Tradition of self-support places us in the position to be useful agents whether as individuals, Groups, Districts, Areas, Conventions, or the WSO.

Being ever mindful that ours is a spiritual mission, we should consider well our Twelve Traditions and Twelve Concepts when planning fund raising activities, taking care that we act in accordance with their guidance. The amount of funds generated from our efforts to be self-supporting is secondary to the spiritual connection that unites C.A. members around the world.

Section 2 - Guidance for Groups

Group Treasurer Service Position (as suggested in the CA World Service Manual)

Group Treasurer Qualifications

- Suggested sobriety time: One (1) Year
- Suggested prior service time: Six (6) Months
- Term: One (1) Year
- Gainfully employed and/or financially solvent*

**NOTE: A definition of these terms may be:*
'Gainfully employed' – having regular paid work or self-employment which supports personal financial stability
'Financially solvent' – having adequate resources to be able to meet all personal financial obligations

Duties and Responsibilities

1) Keeps an accurate bookkeeping system *(see the "Group Treasurer Template" forms located in the Cocaine Anonymous World Service Financial Guidelines 2024 Edition, Pages 35-37 for examples)*
2) When applicable, maintains Group bank account(s) with cheques requiring two signatures
3) Gives financial reports to the Group regularly
4) Pays all Group expenses
5) Passes on contributions to the District/Area and/or the World Service Office
6) Collects and documents 7th Tradition money
7) Collects and documents the H&I money (if H&I cans are passed at that meeting) and passes the H&I money onto the District or Area Treasurer, distinguished as H&I money

Group Accounting and Management of Funds

1. **Always count cash donations** during or at the end of the meeting.
2. **Have more than one person count money**, i.e. Treasurer and GSR or Secretary: It is suggested, especially in larger meetings, that the Treasurer, and one other person count the money from the 7th Tradition pot. At this point, money can be put in an envelope, with the date, amounts received, and any amounts paid out. The envelope should then be initialled by both parties avoiding any discrepancies later. No member or trusted servant should leave a meeting with a cash donation that has not been counted, recorded, and counter signed.
3. **Do not borrow funds from the Treasury:** Under NO CIRCUMSTANCES should ANYONE borrow money from Group funds.
4. **Co-mingling of funds:** It is recommended that personal monies and group monies not be combined or co-mingled.
5. **All items paid in and out should have a receipt:** It is good practice to have receipts for items like coffee, literature purchased, copies made, etc. Also, the Group Treasurer should ask the District (or Area) Treasurer for a receipt when funds are donated. These receipts should be kept at the Group level.
6. **Do not spend funds without Group Conscience:** Funds belong to the Group, and the Group should know what the money is being spent on. Therefore, before funds go out from the Group Treasury, the Group should have an opportunity to vote on this action. There may be typical Group expenses that are "agreed" upon expenses, such as rent, coffee, etc. and therefore the Treasurer pays these as they become due. All other expenses should be voted on.
7. **Record keeping:** Clear, accurate and up-to-date records should be kept by the Treasurer, of all income,

expenditure and balances. Full names and other personal details should not be recorded. Records may be kept digitally, physically, or both.

8. **Financial record retention:** There is no set rule for how long a Group should keep financial records for, but a typical guideline may be to keep records for 7 years, as this falls in line with standard accounting and audit practices. This also covers potential queries about past transactions, and provides continuity for group treasurers, and accountability to members. Important financial records such as founding documents, group financial policies, or agreements/leases etc. may be kept indefinitely. The Group conscience can decide the best practices to adopt to meet their Group's needs.
9. **Document back-up, storage and security:** Digital records must be backed up regularly and encrypted or password-protected to prevent unauthorised access. Access should be limited to trusted, authorised members.
10. **Give regular financial reports:** The meeting should be given a regular Treasurer's report, to inform the meeting of how much money has been brought in, how much has been spent, and any upcoming expenditure that the meeting may have upcoming in the future. It should include any upcoming expenses that the Treasurer is aware of (literature, chips, or other items that need to be purchased).
11. **Maintain a Prudent Reserve**: Groups should decide on what their "Group Prudent Reserve" amount is. Usually, that is considered two months of Group expenses. The Treasurer should maintain this amount, with excess monies suggested to be sent to the next level of the service structure as a donation, in line with the spirit of the 7th Tradition. Please see 'Group Prudent Reserves' below for more information
12. **When a new Treasurer is elected, all records should be turned over to the new Treasurer in a timely manner**: It is advisable that the new Treasurer is shown how the Group accounting is done, and that they understand all aspects of the Group Treasury. For additional information, please see Section 6, 'Inducting New Treasurers - Quick Reference Guide' on page 19
13. **Preventing Mismanagement of Funds:** Please see Section 7, entitled 'Preventing Mismanagement of Funds' on page 19 of this document for further suggestions provided by CA World Services on this topic
14. **In the event that closing cash balances do not reconcile to the recorded value, then an ad-hoc group should be convened to attempt to determine the source of the inaccuracy**:
    - An ad-hoc group of this sort is tasked to support its trusted servants and not investigate them. At the Group level, this may be officers from the Group Service Committee
    - In the event the discrepancy cannot be accounted for, it should be openly reported to the Group and recorded in their minutes. This should include the investigations that were undertaken to identify how the discrepancy arose.

Group Bank Accounts

With the current UK banking regulations and compliance, it is not a requirement of the CAUK Area that Groups hold formal bank accounts.

Holding a Group bank account, with a dual authorisation process required for transactions and changes, remains the most secure way to handle Group funds, offering the best level of protection for our members and their contributions.

For those who choose this option please refer to 'District Bank Accounts' in Section 3 'Guidance for Districts', on pages 7-8 of this document.

Additional Bank Account Guidance for Online Groups

Online Groups may wish to consider using their District (or Area) bank account, where possible, to collect member payments such as Tradition 7 donations. As well as providing a secure option, this method can reduce the number of fees that may be payable through online payment platforms.

Payments for Tradition 7 donations should be marked “**T7_Group_Name**” so that this can be recorded accurately by the District / Area Treasurer.

Groups can maintain transparency in this process by ensuring that the District (or Area) financial reports are presented to the Group members regularly.

Other Cashless Donation & Payment Methods for Groups

Some Groups use other cashless alternatives to collect Tradition 7 donations, or to receive payment for Literature purchases etc, such as card readers, QR codes, or other online payment platforms.

If choosing such methods, Groups are encouraged to research what will best suits their needs, while also being mindful of additional considerations such as preserving anonymity, preventing mismanagement of funds, associated fees, technical matters, reconciliation etc.

Please see Section 5 on pages 16-17 for more information on the use of online payment platforms

Group Prudent Reserves

The current World Service Financial Guidelines state that “Prudent Reserve is suggested to be two (2) months expenses”. However, each Group should decide what an appropriate prudent reserve amount for their Group is.

The Treasurer should maintain this prudent reserve amount and then send excess monies to the next level of the service structure as a donation, in line with the spirit of the 7th Tradition.

Groups may choose to participate in the optional 70/30 plan, as described in the WSO pamphlet, "The 7th Tradition". The World Services Financial Guidelines states that, “The 70/30 plan is calculated by your Group's monthly income less monthly expense, less reserve and the remaining balance be split by 70% going to your District or Area and the remaining 30% going to C.A. World Services.”

Groups may alternatively choose to donate excess funds in a different way, for example by donating all of their excess funds to their District.

However a Group chooses to manage its excess funds, it is not recommended to keep large quantities of cash or large bank balances as this is not in spirit with the 7th tradition and has caused many problems in the past.

Group expenses may include rent, literature, tea and coffee, etc. It is suggested to be conscious of large expenses that could justify alterations to the prudent reserve requirements.

Reviewing the prudent regularly allows a Group to identify if an alteration to the prudent reserve may be required, in consideration of the rise or fall of Group income and expenditure.

The following table is provided as an example of calculating a prudent reserve amount, with this particular example being based on two (2) months expenses (therefore multiplying the Group total average monthly expenses by 2).

These amounts are an example only and should reflect the actual expenses each Group incurs.

Example Group Prudent Reserve Calculation (2 months expenses)	
Average Monthly Expenses	**Amount**
Group Meeting Venue Rent	£110.00
Group Literature	£45.00
Group Tea & Coffee	£15.00
Group Total Average Monthly Expense	**£170.00**
Suggested Prudent Reserve Amount (£170.00 x 2)	**£340.00**

Section 3 - Guidance for Districts

District Treasurer Service Position (as suggested in the CA World Service Manual)

District Treasurer Qualifications

- Two (2) years of continuous sobriety
- One (1) year commitment
- One (1) year of active service in C.A.
- Gainfully employed and/or financially solvent*

**NOTE: A definition of these terms may be:*
'Gainfully employed' – having regular paid work or self-employment which supports personal financial stability
'Financially solvent' – having adequate resources to be able to meet all personal financial obligations

Duties and Responsibilities

1) Receives and deposits contributions from meetings and special events
2) Keeps an accurate bookkeeping system
3) Maintains bank account(s) with cheques requiring two (2) signatures
4) Gives regular financial report with a copy of the District Bank Statement (account numbers redacted)
5) Timely filings with regulatory agencies (e.g. state and local taxes, non-profit corporation forms)
6) Pays all expenses
7) Passes on contributions to the Area and World Service, according to the optional 70/30 plan
8) Forwards yearly district reconciliation to the Area Treasurer for the purpose of Area Reports to regulatory agencies (if required)

District Bank Accounts

It is suggested that all Districts hold a formal bank account and follow the guidance below. This guidance may also be used for Groups who opt to hold a formal bank account.

Each service body, when setting up a bank account must meet the legal requirements and eligibility criteria of the proposed bank. Where the service body is unable to meet the providers' eligibility criteria an alternative provider should be sought. Personal bank accounts should never be used by or in any way connected to these C.A. service bodies.

1. When setting up a District bank account it is suggested that a local bank be used so that it is accessible to the signatories, if required.
2. Online ONLY bank accounts are not recommended due to the limitations they present in making cash deposits or withdrawals.
3. Use a separate fellowship-managed email address (rather than a personal email address) for the account (e.g. yourdistrictname@gmail.com) to allow transparent reporting and reconciliation, and support continuity during service rotation.
4. It is recommended that bank account mandates have a minimum of three (3) signatories, preferably four (4). Suggested signatories may be Treasurer, Vice Treasurer and District Chair or DSR (or alternatively these may be Treasurer, GSR and Alternate GSR at Group level).
5. These signatories should have full access to the bank account, including online access to ensure complete transparency and accountability.
6. It is suggested that an additional member of the service committee has 'view only' access to the online bank account where possible, as a means of ensuring robust checks and balances are undertaken.
7. To further strengthen transparency, accountability, and financial safeguarding practices, it is suggested

wherever reasonably practicable that authorised signatories or account administrators are not members of the same household or immediate family unit. This may also be a requirement of some banks.

8. Two signatories should be required for any cheques issued, drafts, payments, transactions, or reimbursements. Cheques should never be pre-signed. This will help to protect from mismanagement of funds.
9. It is essential that online banking is only used where there is a dual authorisation process. That is, where two signatories of the account are required to review and authorise ANY proposed activity within the account before it may proceed. Such activities include but are not limited to:
   - Transfer of funds
   - Direct debits
   - Standing orders
   - Requests for duplicate documentation
   - Mandate changes
10. Online payment of fellowship expenses should be paid to businesses/vendors that accept online payments wherever possible, thus reducing the possibility of delayed payments and potential financial penalties.
11. When Treasurers rotate it is essential that the bank account signatories are updated immediately, and outgoing servants removed from the account(s). In addition, any PIN numbers, access codes, and addresses should also be changed within 3 business days of the rotation of trusted servants.
12. Copies of transactions made online should be obtained and kept by the service committee Treasurer for bookkeeping purposes.
13. It is suggested that if the service committee chooses to receive electronic payments, these should be linked to those service committees' bank accounts ONLY and NEVER BE CO-MINGLED with a personal account.
14. Wherever possible in any commentary associated with electronic transactions, always invoke the Sixth Tradition statement: *In the spirit of Tradition Six, C.A. is not allied with any sect, denomination, politics, organisation or institution.*
15. The Treasurer must save copies of bank account statements (with personal/sensitive information redacted), to submit with the Treasurer's report to the relevant service committee to assure the fellowship of the proper handling of funds.

Other Cashless Donation & Payment Methods For Districts

Some Districts choose to use other cashless payment alternatives, such as card readers, QR codes, such as card readers, QR codes, or other online payment platforms.

If choosing such methods, Districts are encouraged to research what will best suits their needs, while also being mindful of additional considerations such as preserving anonymity, preventing mismanagement of funds, associated fees, technical matters, reconciliation etc. **Please see Section 5 on pages 16-17 for more information on the use of online payment platforms**

District Accounting and Management of Funds

1. **Always count cash donations** during or at the end of the meeting.
2. **Have more than one person count money**, i.e. Treasurer and Vice-Treasurer, or DSR: It is suggested that the Treasurer, and one other person count the money. At this point, money can be put in an envelope, with the date, amounts received, and any amounts paid out. The envelope should then be initialled by both parties avoiding any discrepancies later. No member or trusted servant should leave a meeting

with a cash donation that has not been counted, recorded, and counter signed.

3. **Do not borrow funds from the Treasury:** Under NO CIRCUMSTANCES should ANYONE borrow money from Group funds.
4. **Co-mingling of funds:** No personal and District monies are to be combined or co-mingled.
5. **Reimbursements:** All requests for reimbursements must be accompanied by a receipt.
6. **All items paid in and out should have a receipt:** When money is turned in to the Treasurer at the District business meetings, a receipt should be given to the person turning in the money, before the end of the District meeting. The Treasurer should also give receipts for money paid out. Copies of these should be retained by the Treasurer. Duplicate receipt books are available to purchase for a nominal fee from most stationers.
7. **For any expenditure over £300.00 three quotes must be obtained:** To verify that the District is getting the best deal available to them, for large purchase items the District should get three quotes on any purchase.
8. **Maintains bank account(s) requiring two signatories to sign, with any online banking using a dual authorisation process:** It is recommended for mandate(s) to have a minimum of three (3), preferably four (4), signatories. It is essential that mandate(s) are updated immediately upon rotation of trusted servants. It should be noted that existing signatories should remain responsible until such time as the mandate has been updated.
9. **Submit monthly reconciled statements and report to the District Committee:** When submitting your monthly Treasurer report to the District Meeting, it is suggested to submit a copy of the bank statement (with sensitive/personal information redacted). This will help to verify to your membership that the accounts are being handled correctly.
10. **A financial review of the District's financial records should take place at least once a year by the Treasurer, District Chair, District Vice-Chair and District Secretary**: The District officers should take a close look at the District financial records. Verifying that all cheques written and payments made have been made to the appropriate people, that receipts and records are in place, and that deposits have all been made correctly.
11. **It is suggested that the District keep a Prudent Reserve of two months operating expenses:** It is suggested that all other monies exceeding this Prudent Reserve be passed on to the next service level (Area Service). The keeping of excess funds at the District level is strongly discouraged. Our fellowship maintains the spiritual principle of the 7th Tradition, which talks about moving the funds on to carry the message to the still suffering addict. Please see 'District Prudent Reserves' below for more information.
12. **When a new Treasurer is elected, all records need to be turned over to the new Treasurer in a timely manner**: The former Treasurer should show the new Treasurer how the District accounting is done. The former Treasurer should ensure that the new Treasurer understands all aspects of the District Treasury. For additional information see Section 6, 'Inducting New Treasurers - Quick Reference Guide' on page 19
13. **Record keeping:** Clear, accurate and up-to-date records should be kept by the Treasurer, of all income, expenditure and balances. Full names and other personal details should not be recorded. Records may be kept digitally, physically, or both.
14. **Financial record retention**: A typical guideline for financial record retention may be to keep records for 7 years, as this falls in line with standard accounting and audit practices. This also covers potential queries about past transactions, and provides continuity for treasurers, and accountability to members. Important financial records such as founding documents, financial policies, and agreements/leases etc. may be kept indefinitely. The District conscience may decide the best practices to adopt to meet the needs of the District.
15. **Document back-up, storage and security:** Digital records must be backed up regularly and encrypted or password-protected to prevent unauthorised access. Access should be limited to authorised members.

16. **Preventing Mismanagement of Funds:** Please see Section 8, entitled 'Preventing Mismanagement of Funds' on page 19 of this document for further suggestions provided by CA World Services on this topic.
17. **In the event that closing cash balances do not reconcile to the recorded value, then an ad-hoc group should be convened to attempt to determine the source of the inaccuracy**:

- An ad-hoc group of this sort is tasked to support its trusted servants and not investigate them. At the District level the ad-hoc group may be composed of the Treasurer, the Chair, Vice-Chair and Chair of a Standing/Subcommittee.
- In the event the discrepancy cannot be accounted for, it should be openly reported to the service body and recorded in their minutes. This should include the investigations that were undertaken to identify how the discrepancy arose.

District Prudent Reserves

The current World Service Financial Guidelines state that "Prudent Reserve is suggested to be two (2) months expenses". However, each District should decide what an appropriate prudent reserve amount for their District is.

The Treasurer should maintain this prudent reserve amount and then send excess monies to the next level of the service structure as a donation, in line with the spirit of the 7th Tradition.

Districts may choose to participate in the optional 70/30 plan, as described in the WSO pamphlet, "The 7th Tradition". The World Services Financial Guidelines states that the 70/30 plan is calculated by your District's monthly income less monthly expense, less reserve and the remaining balance be split by 70% going to your Area and the remaining 30% going to C.A. World services.

Districts may alternatively choose to donate excess funds in a different way, for example donating all excess funds to their Area.

However a District chooses to manage its excess funds, it is not recommended to keep large quantities of cash or large bank balances as this is not in spirit with the 7th tradition and has caused many problems in the past.

District expenses may include rent, literature, sub-committee expenses, etc. It is suggested to be conscious of large expenses, such as Unity events or Public Information campaigns, that could justify alterations to the prudent reserve requirements.

Reviewing the prudent regularly allows Districts to identify if an alteration to the prudent reserve may be required, in consideration of the rise or fall of District income and expenditure.

The following table is provided as an example of calculating a prudent reserve amount, with this particular example being based on two (2) months expenses (therefore multiplying the District total average monthly expenses by 2).

These amounts are an example only and should reflect the actual expenses each Group incurs.

Example District Prudent Reserve Calculation (2 months expenses)	
Average Monthly Expenses	**Amount**
DSC Meeting Venue Rent	£30.00
District Literature orders / running costs	£380.00
District H&I running costs	£150.00
District PI running costs	£95.00
District Unity running costs	£50.00
District IT running costs	£40.00
District Total Average Monthly Expenses	**£745.00**
Suggested Prudent Reserve Amount (£745.00 x 2)	**£1490.00**

Section 4 - Guidance for CAUK Area

Area Treasurer / Vice Treasurer Service Positions

Area Treasurer Qualifications

- Three (3) years of continuous sobriety
- Two (2) year commitment
- One (1) year of prior service at the Area Service Committee (standing committee, Delegate and/or DSR within the Area)
- Gainfully employed and/or financially solvent*
- Bookkeeping or Accounting experience preferred

**NOTE: A definition of these terms may be:*

'Gainfully employed' – having regular paid work or self-employment which supports personal financial stability

'Financially solvent' – having adequate resources to be able to meet all personal financial obligations

Duties and Responsibilities

1) Receives and deposits contributions from meetings, Districts and special events
2) Keeps an accurate bookkeeping system
3) Maintains account(s) requiring two (2) signatories, and any online banking using a dual authorisation process. Mandate(s) should have a minimum of four (4) signatories, in line with current ASC conscience. It is essential that mandate(s) are updated immediately upon rotation of trusted servants
4) Submits reconciled financial report every two months with a copy of the Area Bank Statement (with personal/sensitive information redacted)
5) Timely reporting in line with the legal requirements and eligibility criteria of the proposed area conscience/bank/company/charity. To protect C.A. England & Wales charity status, through annual accounts filings. It is recommended that these filings be done in conjunction with the C.A. England & Wales charity
6) Pays all expenses and ensures all requests for reimbursements are accompanied by receipts / invoices / completed expenses forms etc.
7) Passes on contributions to World Services
8) Refers to the Area approved 'CAUK Financial Guidelines', and other relevant financial guidelines for additional insights and guidance
9) Attends all Area meetings, including Area Assembly
10) Attends the AGM (Annual General Meeting)
11) Submits reports to Area two weeks prior to the Area meeting
12) Has access to and deals with all correspondence to the asctreasurer@cauk.org.uk email address
13) Acts as a signatory on other Area Standing Committee bank account(s) as required

Area Vice Treasurer Qualifications

- Two (2) years continuous sobriety
- One (1) year of prior service at the Area Service Committee (standing committee, Delegate and/or DSR within the Area)
- Two (2) year commitment – (It is suggested that the Vice Treasurer rotates into the Treasurer commitment following the completion of the Vice Treasurer term or Treasurers term whichever comes first)
- Gainfully employed and/or financially solvent*

**NOTE: A definition of these terms may be:*

'Gainfully employed' – having regular paid work or self-employment which supports personal financial stability
'Financially solvent' – having adequate resources to be able to meet all personal financial obligations

Duties and Responsibilities

1) In the absence of the Treasurer, performs all duties of the Treasurer
2) Acts as a signatory on other Area Standing Committee bank account(s) if required

Area Bank Accounts

It is suggested that our Area, and all Standing Committees where relevant, hold formal bank accounts, following the guidance below.

Each service body, when setting up a bank account must meet the legal requirements and eligibility criteria of the proposed bank. Where the service body is unable to meet the providers' eligibility criteria an alternative provider should be sought. Personal bank accounts should never be used by or in any way connected to these C.A. service bodies.

1. When setting up a bank account, it is suggested that a local bank be used so that it is accessible to the Area or Standing/Sub-committee signatories, if physical access is required.
2. Online ONLY bank accounts are not recommended due to the limitations they present regarding making cash deposits or withdrawals.
3. Use a separate fellowship-managed email address (not a personal email address) for the bank account to allow transparent reporting and reconciliation, and support continuity during service rotation.
4. Area Service Committee and Area Standing Committee bank account mandates should have a minimum of four (4) signatories, mandate allowing. Having additional signatories on the mandate can help avoid operational difficulties during periods of rotation, illness, resignation, or delays in banking administration changes. Maintaining continuity of account access also helps avoid disruption to fellowship operations and reduces the risk of accounts appearing inactive or poorly governed from a banking compliance perspective. These signatories should have full access to the bank account(s) including online access to ensure complete transparency and accountability.
   a) For the **Area Service Committee** bank account(s), the primary signatories should be;
      - Area Treasurer
      - Area Vice Treasurer
      - Area Chairperson
      - Area Vice Chairperson

      Alternative ASC members who may be added as signatories if required should be;
      - Area Secretary
      - An Area Standing Committee Chairperson (on agreement by the ASC)
      - A Delegate (on agreement by the ASC)

   b) For other **Area Standing Committee** bank account(s), the primary signatories should be;
      - Standing Committee Treasurer
      - Standing Committee Chairperson
      - Area Treasurer
      - Area Chairperson

      Alternative ASC / Standing Committee members who may be added as signatories if required should be;
      - Standing Committee Vice Chairperson
      - Area Vice Treasurer
      - Area Vice Chairperson

Note: Having an agreed 'pool' of other ASC members who may be added as signatories is advisable in such cases where the primary signatories' service positions become vacant and remain unfilled for any period. Once these primary signatories' service positions are filled, the mandate may be updated.

5. To further strengthen transparency, accountability, and financial safeguarding practices, it is suggested wherever reasonably practicable that authorised signatories or account administrators are not members of the same household or immediate family unit. This may also be a requirement of some banks.
6. A dual authorisation process must be in place for all account activity. That is, where two signatories of the account are required to review and authorise **ANY** proposed activity within the account before it may proceed. Such activities include but are not limited to:
   - Transfer of funds
   - Direct debits
   - Standing orders
   - Requests for duplicate documentation
   - Mandate changes
7. It is recommended that, **wherever reasonably practicable**, payments are set up and authorised using the following process;

   a) For the **Area Service Committee** bank account(s),
      - Step 1: Area Treasurer OR Area Vice Treasurer sets up the payment
      - Step 2: Area Chairperson OR Area Vice Chairperson authorises the payment

   b) For other **Area Standing Committee** bank account(s),
      - Step 1: Standing Committee Treasurer OR Standing Committee Chairperson sets up the payment
      - Step 2: Area Treasurer OR Area Chairperson authorises the payment

   Note: Following this process helps to support segregation of duties between ASC members serving different functions within the ASC. If alternative ASC members are required to be added as signatories in the absence of the primary signatories, it is recommended to follow the payment process that continues to support segregation of duties, wherever reasonably practicable.
8. If cheques are used, they should NOT be pre-signed. This is to protect the Area from possible mismanagement of funds at the Area level.
9. When trusted servants acting as account signatories rotate out of service it is essential that the bank account mandates are updated immediately, and outgoing servants are removed as signatories from the account(s). In addition, any PIN numbers, access codes, and addresses should also be changed within 3 business days of the rotation of trusted servants. It should be noted that existing signatories should remain responsible until such time as the mandate has been updated.
10. It is suggested that if the service committee receives electronic payments, these should be linked to those service committees' bank accounts ONLY and NEVER BE CO-MINGLED with a personal account.
11. Wherever possible in any commentary associated with electronic transactions, always invoke the Sixth Tradition statement: *In the spirit of Tradition Six, C.A. is not allied with any sect, denomination, politics, organisation or institution.*
12. Online payment of fellowship expenses should be paid to businesses/vendors that accept online payments wherever possible, thus reducing the possibility of delayed payments and potential financial penalties.
13. Copies of transactions made online should be obtained and kept by the Treasurer for bookkeeping purposes.
14. The Treasurer must save copies of bank account statements (with personal/sensitive information redacted), to submit with the Treasurer's report to the relevant service committee to assure the fellowship of the proper handling of funds.

Area Accounting and Management of Funds

1. **Do not borrow funds from the Treasury:** Under NO CIRCUMSTANCES should ANYONE borrow money from Area funds.
2. **Co-mingling of funds:** No personal and Area monies are to be combined or co-mingled.
3. **All requests for funds must have a receipt:** A receipt should accompany all requests for reimbursements from members of the Area, and a completed expenses form where applicable.
4. **For any expenditure over £500.00 three quotes must be obtained:** To verify that the Area is getting the best deal available to them, for large purchase items, the Area should get three quotes on any purchase.
5. **Maintains account(s) requiring two (2) signatories, and any online banking using a dual authorisation process.** Mandate(s) should have a minimum of four (4) signatories, in line with current ASC conscience. It is essential that mandate(s) are updated immediately upon rotation of trusted servants. It should be noted that existing signatories should remain responsible until such time as the mandate has been updated.
6. **Submit reconciled statements and report to the Area Service Committee every two months:** A reconciled financial report should be submitted to Area, along with copies of any Area bank statements (with personal/sensitive information redacted) every two months. This is to assure the Area that the account and the treasury report are in order.
7. **A financial review of the Area financial records should take place at least once a year by the Treasurer, Vice Treasurer, Area Chair, Area Vice-Chair and Area Secretary:** At least once per year, the Area officers should review all of the Area's financial aspects. They should look at monies in prudent reserve to verify if they are sufficient, or excessive. They should look at expenses to see where they could save money, or where they need to spend more money. They should look at Donations to see if Districts or Groups may need some assistance with their treasuries.
8. **An Area budget, along with standing / sub-committee budgets, are required to be provided every October at the start of the financial year:** Standing / Sub-committees are required to submit their proposed annual budgets to Area treasury ahead of the October ASC, as part of their reports to October ASC, for approval at the ASC meeting. This allows Area treasury to produce an accurate forecast of outgoings and expected income for the year.
9. **It is suggested that the Area keep a prudent reserve made up three months operating expenses, a cash flow reserve, as well as costs for Delegates not in post**. It is suggested that all other monies exceeding this prudent reserve should be passed on to the World Service Office, in line with Area conscience. Our fellowship maintains the spiritual principle of the 7th Tradition, which addresses moving the funds on to assist us in carrying the message to the still suffering addict. There is no reason for Area to sit on large funds of money. This puts Area at risk for mismanagement of funds. See 'Area Prudent Reserves' below.
10. **When a new Treasurer is elected, all records need to be turned over to the new Treasurer:** It is advised that the former and new Treasurer meet and go over all aspects of the Area's treasury. The former Treasurer should verify that the new Treasurer will know how to handle the funds appropriately. At the time of this meeting, the former Treasurer should turn over all documents and financial information to the new Treasurer. For additional information, please see Section 6, 'Inducting New Treasurers - Quick Reference Guide' on page 19 of this document.
11. **Record keeping:** Clear, accurate and up-to-date records should be kept by the Treasurer, of all income, expenditure and balances. Full names and other personal details should not be recorded. Records may be kept digitally, physically, or both.
12. **Financial record retention**: Area Financial Records must be kept for at least 6 years from the end of the financial year in which they were made. Therefore, retention for 7 years is a practical recommendation. As well as adhering to required accounting and audit practices, this also covers potential queries about past transactions, and provides continuity for treasurers, and accountability to members. Important

financial records such as founding documents, financial policies, and agreements/leases etc. should be kept indefinitely.

13. **Document back-up, storage and security:** Digital records must be backed up regularly and encrypted or password-protected to prevent unauthorised access. Access should be limited to trusted, authorised members.
14. **Preventing Mismanagement of Funds:** Please see Section 8, entitled 'Preventing Mismanagement of Funds' on page 19 of this document for further suggestions provided by CA World Services.
15. **In the event that closing cash balances do not reconcile to the recorded value, then an ad-hoc group should be convened to attempt to determine the source of the inaccuracy**:
    - An ad-hoc group of this sort is tasked to support its trusted servants and not investigate them. At the Area level the ad-hoc group may be composed of the Treasurer, the Chair, Vice-Chair, Chair of a Standing/Subcommittee and/or a Delegate.
    - In the event the discrepancy cannot be accounted for, it should be openly reported to the service body and recorded in their minutes. This should include the investigations that were undertaken to identify how the discrepancy arose.

Requesting Reimbursements / Payments from CAUK Area

- Area members requesting reimbursements on payments made for agreed expenses must complete an expenses claim form and submit this, along with a receipt, and any accompanying invoice, to the Area Treasurer at **asctreasurer@cauk.org.uk**
- Area members requesting payments to be made for agreed expenses directly by the Area Treasurer must complete an expenses claim form and submit this to the Area Treasurer at **asctreasurer@cauk.org.uk**
- If a third party is invoicing the Area directly, the invoice can be made out to 'CA England and Wales'. An expense form would still need to be completed for bookkeeping purposes and sent with the invoice to **asctreasurer@cauk.org.uk**
- Expenses claim forms are available from the Treasurer. A blank expenses claim form is also included as an Appendix, on page 21 of this document.

Area Prudent Reserves

It is suggested that the Area keep a prudent reserve made up of 3 months operating expenses, a cash flow reserve, as well as cost for Delegates not in post.

The Treasurer should maintain the prudent reserve amount. It is suggested that, in the spirit of the 7th Tradition, everything over the prudent reserve amount should be donated to the World Service Office, in line with Area conscience.

The prudent reserve should be reviewed regularly so that it can be adjusted accordingly, should the Area expenses rise or fall.

Example Area Prudent Reserve Calculation:

PRUDENT RESERVE - basis (3 months running costs) - FY 20XX/ XX			
Subcommittee	**FY 20XX / XX Amended Budget (Month - Year ASC)**	**Monthly Outgoings / Basis**	**Prudent Reserve**
Area Convention Seed Fund	£9,000	Not needed until 2026/7	£0
Unity	£5,200	*3 months @ £350 per month + £1000 one off*	£2,050
CATW	£500	Paid out 'Month 20XX'	£0
P.I.	£23,500	Full budget - campaign driven	£23,500
P. I. Festivals	£9,000	Full budget - festival driven	£9,000
H&I	£6,000	*3 months @ £500 per month*	£1,500
Helpline	£8,400	*Annual charges £3,436.44 + 3 months @ £400.80*	£4,640
IT	£700	*2 x £300 across year + £100 (server)*	£700
Delegates travel to WSC x 4 @ £2000	£8,000	Covers 4 delegates x £2000	£8,000
Archives	£700	Full budget - Convention driven (Spent in xxx)	£0
ASC Running Costs	£4,000	*3 months = £1000*	£1,000
Contingency		Unforseen costs	£4,000
Totals	**£75,000**		**£54,390**

CAUK Area submission of Annual Accounts

The Area currently operates under a financial year of 1st October to 30th September. Our accounts submission is completed annually, and our accounts are completed and submitted by a preferred accountant, chosen by the fellowship each year.

Once our accounts are prepared, they are presented along with the 'Trustees' Annual Report' for approval at the Annual General Meeting (AGM). They are then submitted to the relevant body, for example to the Charity Commission, or to Companies House etc.

Section 5 - Online Payment Platforms & Online Payment Gateways

Online Payment Platforms

When opting to use online payment platforms, all service bodies are encouraged to consider protection of member anonymity, transparency and accountability, ease of transfer between rotating trusted servants, compliance with UK financial regulations, associated fees and transaction reporting, and data protection considerations. It is suggested that all service bodies carry out research into which options are most appropriate and will also best suit their needs.

Any use of external payment providers should include appropriate Tradition Six disclaimers and clear communication that C.A. does not endorse or affiliate itself with outside organisations or payment providers.

Below are some key considerations to keep in mind:

Anonymity & Privacy

- Payment platforms often display names, emails, or profiles
- Some platforms may create additional anonymity concerns through public-facing profiles, visible names, emails or links to personal accounts.
- Digital records create a data trail
- Members should be aware that their anonymity may be reduced, and advised of any actions they could take to help protect their anonymity and privacy
- Best practice would be to use a group-owned account, not a personal account
- Use a generic email address, not a personal email address (e.g. yourgroupname@gmail.com)
- Ensure the platform settings are set to protect anonymity and privacy wherever possible

Platform Choice & Risk

- There may be set-up or running fees for different platforms
- There may be processing fees on transactions
- Consider the ease of use for rotating trusted servants
- Consider ability to transfer ownership / control when trusted servants rotate
- Does the platform create a public-facing profile, and if so, can it be disabled?
- Be mindful of implied endorsement or affiliation with the chosen platform
- Is there any risk of account freezes or policy changes?
- Consideration may be given to using platforms that provide clearer financial accountability and reporting functionality where required for HMRC, banking, or financial reconciliation purposes

Financial Safeguards & Controls

- Where possible, payment systems should be linked directly to a fellowship/service body account, avoid use of personal accounts
- Reconcile digital transactions monthly
- Keep simple, transparent anonymised records
- Can more than one designated trusted servant access the platform to view or manage it as and when required?
- Who will hold passwords / log-in details?
- Can you enable two-factor authentication?

Equipment & Technology

- What equipment will be required?
- Consider any device and / or technology malfunction risks
- Software updates may be required, which may also mean settings need to be reviewed

Online Payment Gateways (Including Event Ticketing Online)

"A payment gateway is a merchant service provided by an e-commerce application service provider that authorises credit card or direct payments processing for e-businesses. The definition of this can also be explained by payments that are taken using a card reader".

Many service bodies involved in putting on fellowship events now offer C.A. members the ability to register and make payments via an online payment gateway/ticketing agent. Personal data collected should only be used for the specific purpose stated and compliance with country data protection legislations should be ensured.

Online payment gateways can be a convenient method of payment for our members. Often a prompt and secure method for financial transactions to be credited to the service body Bank Account, the benefits of this should be considered against the cost of the service. Nothing presented here specifically precludes a local service body from using these tools as part of their C.A. event management; however, any such decision should be guided by Group Conscience, respect for our Traditions, and the effect upon the fellowship as a whole. As such, it is suggested that decisions to employ online payment gateways be done only after careful deliberation and discussion within the relevant service body.

Where an online payment gateway is used and/or a link featured on any C.A. website, it is essential that it is accompanied by the following disclaimer. The disclaimer should be included on each page of the online payment gateway that the C.A. service committee are able to edit and in close proximity to the link, widget, or form on any C.A. website:

"In the spirit of Tradition Six, C.A. is not allied with any sect, denomination, politics, organization or institution. As such CAUK Area of Cocaine Anonymous and Cocaine Anonymous as a whole, does not endorse and is not affiliated with any of the companies, payment gateways and/or services offered on the site. Any links to external websites or services are only provided as a convenience to our members."

It is highly suggested that an online payment gateway is only linked to the relevant C.A. service body bank account and never to a member's personal bank account. The online payment gateway account should be registered to the service body. If member contact information is required, it is suggested that this be limited to the elected fellowship member charged with such responsibility as determined by the local District and Area Service Committee consciences.

SECTION 6 – Inducting New Treasurers: Quick Reference Guide

When a new Treasurer is elected, it is advised that they are inducted into the role, preferably by the former Treasurer.

All records and documents should be turned over to the new Treasurer as soon as possible. This should include information on how to access any email accounts, online files, and online payment accounts etc.

Bank mandates should be updated immediately upon rotation of trusted servants. It should be noted that existing signatories should remain responsible until such time as the mandate has been updated.

When inducting a new Treasurer, it is also suggested that the following information is passed on:

- How to collect and deposit all funds
- How to pass on 7th Tradition donations to District / Area / World
- How to pay any other expenses
- How to calculate and manage the Prudent Reserve
- How the financial records are kept, maintained and reconciled
- How to fill out and submit full financial reports to the Group / District / Area
- How any bank accounts are kept, maintained and reconciled
- How any other online payment platform systems are managed, maintained and reconciled
- How to complete a financial audit (where applicable)
- How to assist in preparing the annual accounts for submission to the relevant bodies (where applicable)
- How document back-up, storage, data security and privacy are handled

Section 7 - Preventing Mismanagement of Funds

Unfortunately, mismanagement of funds has occurred at various levels of C.A. Adhering to the Treasurer Qualifications is your first precaution to prevent this from happening in your Group, District or Area. Make sure you elect a responsible member of your fellowship to handle your money. Ensure they are providing accurate reports through regular reviews of financial records and bank statements. Request additional information if there are any questions regarding the reporting system or money handling techniques. It is suggested that additional members of the fellowship have viewing access to bank accounts for verification.

If the District or Area Treasurer is not present at a fellowship event (i.e.: dances, potlucks, carnivals, conventions, or any other type of fund-raising event), reconciliation of income and expenses to the District and/or Area is essential for safeguarding funds. It is strongly suggested that monies from events and activities be verified by both the Committee/Event Treasurer and an additional elected Committee Member. Funds should be passed to the appropriate person or entity as soon as possible.

Under NO Circumstances should anyone borrow money from the Group's funds. All funds belong to the group only, not an individual. However uncomfortable, it is suggested that the Group, District and Area adopt and enforce procedures to provide checks and balances in the fellowship's finances. These suggestions have been researched and proven to be effective.

Section 8 - Other Available Literature

This document has been produced to support CAUK in our management of monies and funds. Other C.A. literature providing further information which may be relevant includes;

- C.A. World Service Pamphlet – 'The 7th Tradition (Where Does the Money Go?)'
- C.A. World Service Document – 'WSC Finance Committee Guidelines'
- C.A. World Service Document – 'C.A. World Service Manual'
- CAUK Area Service Manual

Appendix 1 - CAUK Area ASC Expenses Claim Form

ASC – EXPENSES CLAIM FORM

Name		**Committee/District**	
Date		**Signature**	
Authorised by			

Date	Purpose	Mileage @ 45p/25p per mile	Receipt	Amount
			Total	

Document Revisions & Updates (documented as of May 2025)

Date of Revision / Version	Page / Section	Revision	Revisor
07/05/25 - v.3	P2 / Contents	Correction of contents page	Jodie W
07/05/25 - v.3	P15	Addition of Document Revisions & Updates table	Jodie W
07/05/25 - v.3	P5-6	Update to Area Treasurer Qualifications and Duties & Responsibilities	Jodie W
01/08/26 – v.4	Multiple	Review and update of Financial Guidelines document as a whole	Jodie W