Nasara
Connect

Small charities and community groups

A guide to preparing grant, partner and community-support payments with clear evidence.

Structure | **Committee** | **Funds** | **Recipient**

This guide makes the requirements easier to follow: what you need to understand, what to prepare, what examples look like, and when Nasara can help.

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1. Who this guide is for

This guide is for small charities, community associations, cultural groups and local organisations sending money to partners, projects or suppliers.

What you need to understand before sending money

- What the organisation is: registered charity, CIO, company, CIC, association, club or informal group.
- Who can approve spend: trustees, directors, committee, treasurer, chair or delegated finance lead.
- Whether funds are unrestricted or restricted to a specific purpose.
- What the recipient is being paid for and how that supports the organisation's purpose.
- Whether the organisation can produce a clean record if a funder, bank or provider asks.

Requirement	What this means in practice
Constitution or rules	The document showing how the group is run and who can approve payments.
Committee/trustee approval	Minute, email approval or signatory note depending on the rules.
Fund source	Donation, grant, fundraising, reserves or restricted fund note.
Recipient evidence	Partner details, invoice, project note or grant purpose.
Payment summary	Amount, currency, destination country, timing and what should arrive.

2. Worked examples

Use the examples below to identify the type of payment and the evidence to prepare before relying on a quote or sending money.

Example	What to prepare
Community fundraiser sends overseas relief	Appeal purpose, committee approval, fund source, local partner evidence and beneficiary purpose.
Small charity pays field partner	Grant/project note, recipient due diligence, funding source and reporting expectation.
Association pays overseas event supplier	Invoice, supplier details, event purpose, committee approval and route comparison.
Cultural group supports partner programme	Programme note, recipient relationship, expected impact and source-of-funds explanation.

WHICH EXAMPLE IS CLOSEST TO YOUR PAYMENT?

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3. Readiness checklist

If most of this page is unclear, pause before sending the payment. Clarify the evidence first.

- [ ] We can describe the organisation's structure.
- [ ] We know who can approve spend.
- [ ] We can explain the fund source and any restriction.
- [ ] We have recipient/project evidence.
- [ ] We can compare route costs and expected received amount.

Ready: purpose, authority, evidence and recipient are clear.	**Needs work:** one or two documents or approvals are missing.	**High review risk:** source, recipient or purpose cannot be explained.

MISSING INFORMATION AND OWNER

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4. Route and cost terms made simple

Before choosing a bank, app or provider, check the whole route. The lowest visible fee may not mean the best outcome.

Term	Plain-English meaning
Fixed fee	The upfront charge for sending the payment. It is only one part of the cost.
FX rate or margin	The exchange rate can matter more than the fixed fee, especially on larger payments.
OUR / SHA / BEN	SWIFT charge options. They affect whether the sender, recipient or both may bear charges.
Recipient deductions	Intermediary or recipient-bank charges can reduce what arrives.
Review questions	Banks and providers may ask for purpose, source of funds, recipient details or invoice evidence.

Questions to ask before sending

- [ ] What is the all-in cost including fixed fee and FX rate?
- [ ] What amount should arrive with the recipient?
- [ ] Can charges be deducted by intermediary or recipient banks?
- [ ] What documents could the provider ask for?
- [ ] Who keeps the payment confirmation and evidence trail?

5. How Nasara helps

Nasara helps prepare a clearer payment file before money moves. The payment provider or bank may still run its own checks.

Support area	What Nasara can help prepare
Support 1	Build a simple payment evidence file for trustees, committee members or funders.
Support 2	Prepare source-of-funds and recipient-purpose notes.
Support 3	Clarify route, fees, FX and deduction questions before payment.
Support 4	Help the group create repeat-recipient records for future payments.

NAME / ORGANISATION

MAIN CONTACT

PAYMENT AMOUNT

DESTINATION COUNTRY

PAYMENT PURPOSE

TARGET DATE

NEXT STEP

6. Important notes

Official charity guidance may apply where the organisation is a charity; informal groups should still keep clear approval and evidence records.

Reference	URL
Source 1	https://www.gov.uk/guidance/how-to-set-up-a-charity-cc21a
Source 2	https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8
Source 3	https://www.gov.uk/guidance/money-laundering-regulations-your-responsibilities

This guide does not replace legal, tax, customs, charity governance or regulated payment advice. It is designed to help you prepare clearer information before discussing a transfer route.