



Churches and faith charities

A plain-English guide to preparing overseas giving, mission support and charity payments before money moves.

Trustees

Purpose

Evidence

Approval

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.

General information only. Provider requirements may vary. Nasara does not promise the cheapest route or guaranteed transfer release.

1. Who this guide is for

This guide is for churches, ministries, faith charities and church administrators preparing overseas support payments.

What you need to understand before sending money

- What the church is legally: CIO, charitable company, trust, unincorporated association, excepted charity or another structure.
- Who has authority: trustees, directors, committee members, elders or delegated signatories depending on the governing document.
- What the governing document allows: the payment should fit the church's charitable purposes and powers.
- Where the money came from: donations, tithes, grants, restricted funds, reserves or specific fundraising.
- Who receives the money and why: mission partner, speaker, overseas church, supplier, relief partner or project.

Requirement	What this means in practice
Governing document	Constitution, trust deed, CIO constitution or articles.
Trustee/director list	Who is responsible and who can approve this payment.
Approval note	Trustee minute, delegated approval or signatory instruction.
Purpose evidence	Mission letter, project note, invoice, speaker agreement or emergency appeal.
Source-of-funds note	Plain-English explanation of where the funds came from and whether they are restricted.

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
Monthly mission partner support	Trustee approval or delegation, mission partner letter, repeat-recipient record, payment schedule and expected beneficiary amount.
Emergency relief to partner church	Emergency context, rapid trustee approval, recipient relationship, source-of-funds note and deduction/arrival amount check.
Visiting speaker or overseas minister payment	Invitation or agreement, payment purpose, recipient details, approval and tax/payment treatment if relevant.
Church plant or overseas project grant	Project note, restricted fund check, trustee minute, recipient-purpose evidence and reporting expectation.

WHICH EXAMPLE IS CLOSEST TO YOUR PAYMENT?



3. Readiness checklist

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

- We know the church's legal structure.
- We know who can approve the payment.
- The payment fits the church's purposes.
- We can explain the source of funds.
- We have recipient and purpose evidence.

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.
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MISSING INFORMATION AND OWNER



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	Summarise the church structure and authority in one page.
Support 2	Create a trustee-ready approval and evidence pack.
Support 3	Compare route, FX and deduction questions before sending.
Support 4	Keep a reusable record for repeat mission or partner payments.

NAME / ORGANISATION

MAIN CONTACT

PAYMENT AMOUNT

DESTINATION COUNTRY

PAYMENT PURPOSE

TARGET DATE

NEXT STEP

6. Important notes

Official charity guidance used: Charity Commission/GOV.UK CC21a, CC22b, CC3 and CC8.

Reference	URL
Source 1	https://www.gov.uk/guidance/how-to-set-up-a-charity-cc21a
Source 2	https://www.gov.uk/guidance/how-to-write-your-charitys-governing-document-cc22b
Source 3	https://www.gov.uk/government/publications/the-essential-trustee-what-you-need-to-know-what-you-need-to-do-cc3
Source 4	https://www.gov.uk/government/publications/internal-financial-controls-for-charities-cc8

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.