Finance and Fundraising Guide for Member Groups

Guidance on Financial Processes for Australian Red Cross Member Groups (including Branches, Units, Clubs and Friends of Red Cross Groups) fundraising activities and donation collection.

June 2025

Contents

Introduction

The purpose of this guide is to provide you with information to support effective management of your Member Group finances. It covers fundraising and donation collection on behalf of Australian Red Cross and includes information on your responsibilities, finance instructions and key tools and resources.

Thank you

Member Groups play a vital role in communities across Australia, by promoting Australian Red Cross humanitarian values, supporting communities, and raising critical funds.

The support provided behind the scenes by members to keep Member Groups running smoothly is crucial in maximising the support we, as one Australian Red Cross, can provide to our community.

Thank you for the time, passion, and energy you give to your role. This guide aims to support you and your feedback on any improvements is greatly appreciated.

Member Groups of Australian Red Cross

The Australian Red Cross network consists of many different local Australian Red Cross Member Groups, including Branches, Clubs, Units and Friends of Red Cross groups. All groups who are involved in fundraising should be familiar with Australian Red Cross financial and fundraising processes and have a responsibility to maintain accurate financial records and administer funds according to these rules and processes.

What does a Treasurer do?

Treasurers provide essential support and oversee their Member Group's financial transactions and maintain accurate financial records, ensuring funds are properly allocated and Australian Red Cross meets it's legal and financial requirements.

If your Member Group does not have a Treasurer, a representative must be nominated for financial administration. 'Treasurer' is used throughout this guide for ease of reference.

Treasurers are asked to:

- Ensure safe custody of money.
- Keep accurate and up-to-date financial records.
- Inform the Member Group of their financial position at each meeting.

- Promptly remit funds into the Australian Red Cross National account (details contained in Section 3) and forward completed remittance advices.

Tools and resources Treasurers use include:

- Australian Red Cross Receipt Book
- Australian Red Cross Deposit Card or Deposit Book
- Australian Red Cross Account Book
- Remittance Form (Excel or PDF)
- Annual Information Statement
- Australian Red Cross Fundraising Toolkit for Member Groups
- Australian Red Cross – Speak Up for Members information sheet
- Australian Red Cross – Child Safeguarding information for Red Cross Members

Key Contacts

Team / Contact	Primary Functions
Community Mobilisation Teams (CMTs) NSW: nswmembership@redcross.org.au ACT: actmembership@redcross.org.au VIC: vicmembership@redcross.org.au SA: samembership@redcross.org.au QLD: qldmembers@redcross.org.au WA: wamembers@redcross.org.au NT: nt_vol@redcross.org.au TAS: tasvolunteer@redcross.org.au	Your key contact. Receipt books, remittance forms, deposit books/cards, end of financial year processes, EFTPOS machine requests, grant opportunities, bequest notifications, bank account changes (opening/signatories/closing) and general queries.
Transaction Services transactions@redcross.org.au Australian Red Cross Transaction Services GPO BOX 2957 Melbourne VIC 3001	Send remittance forms, completed receipt books and bankable cheques (made out to Australian Red Cross).
Customer Care Team contactus@redcross.org.au 1800 733 276	General support.
Membership Website	Download this guide and other financial tools. https://www.redcross.org.au/membership/membership-resources/

Managing Safety: Speak Up

Everybody has a responsibility for keeping people safe at Australian Red Cross. Speak Up is our 'no blame, no wrong door' approach to managing risk and preventing harm at Australian Red Cross. It's up to all of us to confidently identify, report and act on hazards, risks, incidents and near misses and to Speak Up when we do see them, so our clients, communities and all Australian Red Cross people are safe and supported.

Information for Members on Wellbeing, Health, Safety, Privacy, Safeguarding and Fraud can be found here.

How to Report

While fortunately they don't occur often, all incidents, hazards and near misses must be reported via our Speak Up reporting system as soon as possible (ideally within 24 hours). Scan this QR code
to access the Speak Up reporting form.
https://www.redcross.org.au/speakup/ or contact your CMT.

Australian Red Cross may from time to time undertake a review of a Member Group's finance and fundraising practises as part of our continuous improvement activities. This will ensure we continue to maintain fit for purpose fundraising and financial management practices and make adjustment to guidance where necessary.

June 2025

Section 1: Raising Money for Australian Red Cross

Member Groups work hard to raise vital funds through fundraising activities and donations for our humanitarian efforts.

We must always align with applicable laws, regulations and Australian Red Cross policies to ensure we are meeting our obligations and maintain our ongoing ability to fundraise.

This section includes guidance on:

- Fundraising Activities
- Funding Options
- Collecting Payments from Fundraising Activities and Donations
- Donations in kind
- Grants
- Bequests
- Receipting Payments and Donations

Note: This guide covers general fundraising. For Member-run fee for service activities (e.g. Shops, Tea Rooms, Mobility Equipment Hire), further guidance is required.

For information, contact your CMT.

Fundraising Activities

Member Groups raise vital funds for Australian Red Cross to help communities in Australia and overseas through local fundraising activities. These activities extend our presence right across Australia and engage local communities in our efforts. Activities need to follow legal and regulatory requirements to allow Australian Red Cross to maintain our status as a registered charity and public benevolent institution.

When raising funds for Australian Red Cross, Member Groups must:

- **Always ensure the wellbeing, health and safety for all participants**.
- **Act openly and honestly**, consistent with Australian Red Cross's goals and mission.

- **Avoid exploiting potential donors**, especially those in vulnerable circumstances or who may not have capacity to make a sound decision to donate.
- **Respond promptly and courteously** to donation refusals.
- **Clearly communicate fund usage** to donors (donor intent), e.g., for specific programs, disaster response, or to support our ongoing work more broadly.
- **Seek donations only for purposes consistent with** organisational priorities and our charitable purpose.
- **Issue receipts** where appropriate and/or requested. Circumstances where it may be deemed inappropriate might include where the donation is to a collection tin.
- **Follow all applicable policies, procedures, and CMT instructions** in undertaking your fundraising activities.

The Fundraising Toolkit for Member Groups assists with planning and compliance. The Toolkit includes:

- Approved fundraising activities.
- Checklists and planning templates for legislative requirements (including Wellbeing, Health and Safety (WHS), and safeguarding practices).
- Promotional templates to help you promote your event and thank your communities, including any local businesses or groups who have supported your fundraising.

Fundraising activities have been categorised into three groups:

1. **Good to Go:** Activities Member Groups can organise with minimal additional support. Guidance includes checklists, planning and promotional templates. Good to Go activities include:
    o Cake bakes and produce stalls
    o Craft stalls
    o Small community events (with or without food/alcohol)
    o Sausage sizzle (including Bunnings BBQ)
    o Barefoot bowls
    o Raffles up to and including prize pool < $2000

2. **Australian Red Cross Supported**: Activities requiring support from your CMT. Approval may be needed prior for risk assessments, branding, media or marketing:
    o Larger community events with guest speakers
    o Art, Clothing and Book Fairs
    o Golf days

- o   Community celebrations and large public events
- o   Fun Runs
- o   Raffles with a prize pool > $2000

3. **Annual Fundraising Campaigns:** National campaigns including **Red Cross Calling** (March) and **The Big Cake Bake** (October). The Fundraising team will provide Member Groups with key information, registration details, and share ideas on how to get involved before each of the campaigns.

Funding Options

For all fundraising activities, it's essential that you let donors know what the money supports and ensure it aligns with our charitable purpose and organisational priorities. This is crucial for maintaining our status as a registered charity.

The Fundraising and Donations Policy, section 3.4, outlines the options available to Member Groups to allocate funds raised. These include:

1. **General untied funds**: Supports communities in Australia and overseas, helping us support everyone, always.
2. **Up to $10,000 per financial year** for:
      - o   Local Australian Red Cross Activities to be delivered by any Branch or Area (3.4(b)(ii)(A))
      - o   Specific Existing Australian Red Cross Programs (3.4(b)(ii)(B))
      - o   Australian Red Cross Emergency Appeals (3.4(b)(ii)(C))
3. **Up to $1,000 per financial year** for any other purpose provided it advances the interests and reputation of Australian Red Cross and is consistent with the Australian Red Cross Purpose (3.4(b)(iii)).

Funding options for each State and Territory have been agreed and are informed by our organisational strategic priorities. Further details, including the list of agreed State and Territory specific programs, are available from your CMT. These will be reviewed regularly and updated as we reach our funding targets.

When you're fundraising, it is best to say to the public *'this will help Australian Red Cross to support communities.'* If you want to be more specific when fundraising under point 2, then you can say *'the first $[X],000 raised will go towards [name of program], with any remaining funds helping Australian Red Cross to support communities.'*

Guidance to support point 3 will be developed by 30 June 2026 and is subject to prior approval from the Director – State/Territory.

June 2025

If you wish to raise money for an alternative option outside of the pre-approved list, you'll need to contact your CMT with further information to seek the approval of your State or Territory Director. Raising money for non-approved options can have negative consequences for Australian Red Cross such as a compliance breach, which may lead to regulatory action, and could jeopardise our charitable status.

Collecting payments from donations and fundraising activities

Donations and other fundraising payments can be received in the form of **cash**, **cheques**, **direct deposit**, or **EFTPOS**.

Cash Payments

Handling cash presents inherent risks, including potential loss, theft and error. To protect the safety, ensure transparency and maintain public trust, Member Groups are to follow the guidance:

- **Appoint Two Responsible Members**: Designate two members to manage cash handling.
- **Prepare a Float**: Record the amount and denominations in advance.
- **Secure Storage**: Use a secure cash box or pouch for collections.
- **Plan Handling**: Develop a plan for counting and storage.
- **Dual Presence**: Always have two people at the cash collection point.
- **Secure Cash**: Keep cash secured and never leave it unattended.
- **Limit Cash on Site**: Secure large amounts in a lockable location to minimise risk.
- **Immediate Counting**: Count all cash immediately with at least two people present.
    - **Cash Count Sheet**: Complete a Cash Count Sheet, including total income, float returned and names and signatures of both counters.
- **Prompt Banking**: Bank funds promptly, ideally within two business days and with preferably two people for security and safety reasons.

Segregation of Duties (where possible):

- **Receipting of Cash and Issuing Receipts**: Different individuals.
- **Cash Count and Preparing Bank Deposit Slips**: Different individuals.
- **Taking Monies to the Bank**: Different individual.
- **Bank Reconciliation**: Not involved in the previous steps.

June 2025

EFTPOS Payments

To reduce cash handling risks, Member Groups may request a **Commonwealth Bank EFTPOS machine**. Only Commonwealth Bank EFTPOS machines are permitted to ensure compliance with strict data security standards. Do not set up other card or electronic payment systems (e.g., Square, Stripe).

Consider processing fees and transaction volume when requesting a machine.

Requesting an EFTPOS machine

1. **Contact your CMT** to request approval from the National Finance Team. Please provide:

    o Terminal's physical storage address.
    o Intended activity and period of use.

2. **Complete EFTPOS terminals security awareness training**. Your CMT will provide you with this training upon issue of the EFTPOS machine.

Notes:

The estimated time to issue a terminal ranges from 3 to 8 weeks from the date the request is submitted. Please plan accordingly.

Commonwealth Bank EFTPOS technical support 24/7 Hotline – 1800 230 177.

At least two Australian Red Cross Member Group bank account signatories will need to physically sign CBA application form which will be provided separately after receipt and review of the request.

Payment Card Industry Data Security Standards (PCI DSS)

To protect cardholder information and comply with PCI DSS, the following rules apply:

- Never record, write down, or store card details, either digitally or on paper.
- EFTPOS machines must only be used by authorised group members and never left unattended during events.
- Ensure all transactions are completed securely and visibly in front of the cardholder.
- At the end of the event, reconcile the EFTPOS report with any other income record and return device to secure storage area or to your CMT.

Accepting EFTPOS payments

The following steps can help ensure smooth and secure operation of EFTPOS machines:

- Prior to the event, ensure the machine is charged or connected to power and the network.
- Before processing a payment, verify the amount entered on the terminal.
- Ensure the card is inserted/swiped correctly.
- Provide the customer with a receipt from the terminal.
- Reconcile transactions with the daily sales report.
- Securely store the EFTPOS machine and any related documents.
- Shut down the machine properly.

If there are any technical issues, contact Commonwealth Bank directly on 1800 230 177 (available 24/7).

Cheque payments

If donations and payments are made by cheque, please follow these best practices to manage cheque donations effectively:

- Cheques should be made out to "Australian Red Cross".
- Cheques should never be made out to 'cash' to avoid issues if lost.
- Ensure all information on cheques is legible and complete.
- Deposit cheques as soon as possible into the Member Groups own bank account or the Australian Red Cross bank account.

If a cheque cannot be banked, send it to the Transactions Services team for processing. Please note that only cheques made out to Australian Red Cross can be processed by the Transaction Services Team. Please ensure that a Remittance Advice is provided to the Transactions Services team with the cheque to ensure the funds are correctly allocated.

Donations in kind

Groups may accept non-monetary donations (for example, prizes for raffles), however these donations cannot be counted towards income and a receipt cannot be issued. Member Groups may instead offer a letter of acknowledgement for the donation.

Grants

Member Groups must not independently apply for external grants, funding programs or sponsorships. All grant applications must be managed by Australian Red Cross staff or authorised representatives to ensure:

- Strategic alignment with the organisation's goals;
- Compliance with funding requirements and reporting obligations
- Consistent governance and financial oversight.

If a Member Group becomes aware of a grant, community fund or other opportunity for which they believe they may be eligible, they should contact their CMT.

Bequests

If your Member Group is notified of or are in receipt of a bequest, please reach out to your CMT who will help to liaise with the National Bequests Team.

The administration of an estate can be a complex process and the National Bequests Team is responsible for helping to ensure that the administration is carried out properly. The team will liaise with the executor or administrator of the estate to ensure funds are deposited and allocated correctly.

Receipting Payments and Donations

How to receipt for different types of payments

Money can be received as a donation or for the payment of goods or services from fundraising activities in the form of **cash**, **cheques, direct deposit, or EFTPOS**. *A reminder that membership payments are no longer required*.

When providing receipts for donations, the Australian Red Cross receipt book must be the only receipt book used as it has been designed to comply with the Australian Taxation Office (ATO) record keeping requirements for not-for-profit organisations. Please see below what each colour coded page is to be used for.

- White copy – given to the person making the payment.
- Yellow copy – sent to Transactions Services (with remittance)
- Pink copy – retained in receipt book.

Money received by the Member Group needs to be recorded in the group's account book (financial ledger). Please see Section 5: Record Keeping and Reporting for further information.

All donations should be receipted in accordance with the above.

Receipting Funds from Fundraising

When your Member Group undertakes fundraising activities, you have some choice over whether to issue individual receipts. However, it is important to understand the different types of receipts and when they apply.

Tax Deductible Donations

For tax deductible donations, you should always offer a receipt and record the details. In NSW, it is a **legal requirement** to provide a receipt for donations of $2 or more.

While organisations with Deductible Gift Recipient (DGR) status are not always legally required to provide receipts, it is considered best practice to do so for donations of $2 or more, especially if the donor asks for one. If you issue a receipt for a tax-deductible donation, it must be from the official Australian Red Cross receipt book to meet Australian Tax Office (ATO) requirements.

Non Tax Deductible Sales

When the donor receives a benefit for their contribution (like buying a cake, raffle tickets, or item at a market stall), the money received is considered a sale, not a tax-deductible donation.

For these, non-tax deductible sales, you do not have to provide a tax receipt, however you should provide a simple sales receipt if a supporter requests one. This assists with transparency and good record keeping. You can use the official Australian Red Cross receipt book for this purpose, making sure to mark it as a 'sale' rather than a 'donation'.

Important Note: Do not provide tax, financial or legal guidance or advice to donors (including prospective donors). They should contact the ATO or an independent advisor for guidance on donations or fundraising.

June 2025

Section 2: Managing Member Group Expenses

As a result of fundraising activities or from the general running of a Member Group, expenses may be incurred. Expenses should be tracked to ensure that they are reasonable and being managed responsibly.

This section includes guidance on:

- Reasonable Expenses
- Payments to Suppliers
- Member Reimbursements
- Member Group Social Club Funds

Reasonable Expenses

Member Groups may incur reasonable expenses while undertaking fundraising activities and the general operation. If you are deducting costs from the total, it is important to plan the budget carefully to estimate net income. A guide for fundraiser costs is **less than 30%** of the total raised.

To ensure accountability and appropriate use of funds, the following guidelines apply:

1. **Permitted Use of Fundraising Income:**
    o Income generated through fundraising activities may be used to cover reasonable operational costs directly related to hosting or supporting such activities.
    o These expenses must be directly connected to the group's fundraising or engagement efforts.
    Note: Member Groups must clearly communicate to donors that a reasonable portion of funds raised may be used to cover current activity expenses and/or enable future activities. Accurate records of funds raised versus expenses are essential for compliance.

2. **Restricted Use of Donations and Specific Appeals:**

    o Income from general donations, merchandise sales, or funds raised for a specific appeal or designated cause must not be used to cover general group expenses or the costs of running fundraising activities.

o These funds must be used solely for their intended and designated purposes (donor intent).

3. **Reasonable Operational Costs/Expenses:**
   o Member Groups may use a portion of their fundraising income to reimburse or cover modest, directly related expenses. Reasonable expenses may include, but are not limited to:
     - Postage and stamps for event promotion or communication
     - Stationery, flyers, or printing costs
     - Ingredients or supplies for bake sales and food stalls
     - Table or chair hire for stalls or community events
     - Venue hire for fundraising activities (if required)
     - Disposable serving items (e.g., paper plates, napkins, cups)
     - Small decorations or signage for events
     - Minor transportation or delivery costs related to the event

4. **Ineligible Expenses:**
   o Fundraising income is not permitted to be used for:
     - Personal items or meals unrelated to fundraising activity
     - Donations to other charities
     - Gifts or honorariums
     - Costs unrelated to fundraising or group operations
     - Travel/accommodation

Payments to suppliers

Supplier payments related to fundraising are to be managed by the Member Group (i.e. paid from fundraising income in the Member Group's bank account).

All expenses should be supported by a formal tax invoice from the supplier which is signed and dated by two office bearers.

Expenses should be recorded in the account book (financial ledger).

Member Reimbursements

It is strongly recommended that all expenses be paid directly by the Member Group. This means using funds from the Member Group's bank account or petty cash to cover costs, rather than members incurring expenses on behalf of the Group. This helps maintain clear financial records and reduces the administrative burden on members.

However, we understand there may be circumstances when a member may require reimbursement.

If a member must incur an expense on behalf of the Member Group, they should follow these steps to request reimbursement from the group:

- **Complete a Reimbursement Form:** The member must fill out a reimbursement form detailing the expense. A sample form is contained in the [Appendix of this Guide](). Member Group to retain a copy of the completed form.
- **Approval:** The form must be signed by two office bearers to ensure proper authorisation
- **Documentation:** The member must provide a copy of the invoice or receipt for record-keeping purposes.
- **Timely submission:** Reimbursement requests should be submitted within a specified timeframe (e.g., within 30 days of the expense) to ensure prompt processing.

Petty Cash

Petty cash is used to reimburse small, incidental purchases made on behalf of the organisation when other payment methods (e.g. cheque, direct credit or invoice) are not practical. Please follow the best practice petty cash handling guidelines below:

Custody & Security of Petty Cash

- **Nominate a Petty Cash Custodian**
  One person should be appointed responsible for managing the petty cash float, keeping records, and ensuring funds are secure.

- **Secure Storage**
  Petty cash must be stored in a locked box in a secure location. Access should be limited to the custodian and an authorised backup, if required.

Using Petty Cash

- **Small, Reasonable Expenses Only**
  Use petty cash only for small, one-off purchases where card or invoicing is not possible (e.g. milk, stamps, light bulbs). Avoid splitting large purchases.
- **Always Obtain a Receipt**
  A receipt or tax invoice must be obtained for every transaction.

- **Record Every Transaction**
  Each use of petty cash must be recorded in a **Petty Cash Log**, including:
    - Date
    - Amount
    - Description of purchase
    - Vendor name
    - Receipt number (or attach copy)
    - Person who made the purchase

Replenishment Process

- **Monitor the Float Balance**
  Regularly check the amount remaining. Replenishment should be done when the float is low or at the end of each month.

- **Reconciliation**
  To replenish:

  1. Add up all receipts to determine the amount spent.

  2. Ensure the **cash on hand + receipts = original float**.

  3. Reconcile any discrepancies immediately.

- **Submit for Reimbursement**
  The custodian should complete a **Reimbursement Form** (or equivalent), attach all receipts, and submit for reimbursement. Funds are topped up to restore the original float amount.

Recommended Controls

- **Float Limit**
  Keep the petty cash float to a reasonable limit (Maximum of $200 depending on group needs).

- **Avoid Cash Advances**
  Do not give out cash in advance unless there's a documented process for signing it out and providing receipts afterwards.

- **Periodic Audits**
  Have the petty cash reviewed by someone other than the custodian periodically (e.g. quarterly).

- **No Personal Use**
  Petty cash must **never** be used for personal items, loans, or reimbursements without receipts.

Member Group Social Club Funds

Social Club funds are made up of personal money given by members to pay for items such as greeting cards, or to assist with payment for outings and excursions. These costs are covered by members and cannot be funded by fundraising proceeds.

Social Club funds should not be used to pay for fundraising expenses.

Section 3: Depositing Money

After the hard work of fundraising and collecting donations, we need to make sure the money gets to the right place. There are a few different ways you can deposit money into an approved Australian Red Cross bank account and get it allocated to where it needs to go. It's important that we honour the donor's intent and ensure that donations are allocated correctly.

> Remember to send a completed remittance form to Transaction Services for your deposit on the same day so that we can allocate the funds correctly. Please record the details of how the deposit was made on the remittance form and retain a receipt of the deposit for your records.

The section includes guidance on:

- Depositing Cash and Cheques
- Transferring Money from a Member Group Bank Account
- Completing a Remittance Form
- Requesting new Deposit Cards, Deposit Books and Remittance Forms

Depositing Cash and Cheques

There may be times when you have cash or cheques on hand from your fundraising activities or from donations. Money can either be deposited directly into the Australian Red Cross bank account or into an approved Member Group bank account.

Depositing into the Australian Red Cross account

Deposit cards and deposit books are used to deposit money directly into the Australian Red Cross bank account.

When you make a deposit using a deposit card or deposit book linked to the Australian Red Cross bank account your Member Group number will be automatically recorded against your deposit.

Deposit cards are accepted at the **Commonwealth Bank** and at **Australia Post** stores which provide Bank@Post services. You can find a list on the [Australia Post website](#). Deposit books are accepted at **Commonwealth Bank**.

For instructions on requesting a deposit card or deposit book please see section [Requesting new deposit cards and deposit books.](#)

June 2025

Note: Deposit Cards do not renew automatically. When your card is close to expiring, you will need to request a new card.

Depositing into your Member Group account

Please enquire with your local bank branch for instructions on how to deposit money into your Member Group account.

Transferring funds from a Member Group Bank Account

If you have directly fundraised money into your Member Group bank account or deposited funds into your account, you will need to regularly deposit funds into the Australian Red Cross account.

Please note that a Member Group may retain a **maximum balance of $2,000** in its bank account at any given time. Funds above the $2,000 account balance limit must be remitted, unless prior approval has been granted.

If a Member Group requires a higher temporary balance (e.g. in the lead-up to a major event or for [an approved allocated purpose under the Fundraising and Donations Policy, section 3.4 (b)),](#) pre-approval must be sought from the CMT.

For smaller groups who generally hold a balance of less than $2,000, we recommend that you should remit the funds at least biannually (twice annually) or within 30 days of a major fundraising event.

You can do this by using a deposit card or deposit book, by sending a cheque or through an electronic funds transfer using internet banking.

Transferring electronically to the Australian Red Cross account

You can transfer money from your group bank account by making a payment to the Australian Red Cross account using internet banking.

- Set up Australian Red Cross as a payee using the bank details provided on the official **Remittance Form** or by your CMT.
- Make a payment to the payee and make sure to include your Member Group number in the description field followed by MEM (i.e. 123456MEM). Contact your CMT for your Member Group number if you are unsure.

Using a deposit card or deposit book linked to the Australian Red Cross account

If you have a deposit book or deposit card linked to the Australian Red Cross bank account, then a cheque made payable to Australian Red Cross can be drawn from the Member Group bank account and deposited into the Australian Red Cross bank account using a deposit card or deposit book. See Depositing into the Australian Red Cross account above.

Sending a cheque to Australian Red Cross

Cheques must be made payable to Australian Red Cross and sent with a remittance form to:

Australian Red Cross
Transaction Services
GPO Box 2957
Melbourne, VIC 3001

When filling out a cheque please ensure that the cheque meets the below requirements to ensure it will be able to be banked.

The cheque should:
- be payable to Australian Red Cross,
- have a complete date which is not post-dated (future date) or over 15 months in the past,
- include the amount in figures and in writing, and
- be signed.

Completing a Remittance Form

Remittance forms must be provided for each deposit made into the Australian Red Cross bank account. The remittance form provides information on who deposited the money and where this money should be allocated. An updated remittance form is now in use and replaces all previous paper versions, which are obsolete as of 1 July 2025.

Completing a Remittance Form

You **must** provide a remittance form for each deposit made into the Australian Red Cross bank account. The remittance form provides crucial information from proper allocation of funds.

Complete and email or post a remittance from to Transactions Services as soon as possible after a deposit has been made. The remittance form must include a breakdown of the deposit made and details of the direct deposit or cheque details. Please submit a separate remittance form for each deposit.

Use only the [Australian Red Cross remittance form](#) to ensure consistent information correct fund allocation as intended. This electronic Remittance Form replaces all previous paper versions, which are obsolete as of 1 July 2025.

You can print this form if needed, but please make sure you are using the most up-to-date version. Request a copy, support, and training from your CMT. When using the electronic remittance form, email a copy to Transactions Services and save a copy for your Member Group records.

Note: Transactions Services does not issue a receipt for these deposits.

Electronic Remittance Form Sample

For full instructions please access the remittance form here ([Excel](#) or [PDF](#)).

REMITTANCE ADVICE　　　**27/06/2025**

Australian
Red Cross

Thank you! We appreciate your valuable contribution to the important work of Red Cross.

Please include $ figures only in the colo Also please complete all areas with a dotted line.
For further assistance, please refer to the 'Instructions' worksheet for help in completing this form.

SECTION 1: Group Details

Name of Unit/Branch/Club/Office:	Branch ID:	
Contact:	Position held:	
Address:		
Suburb:	State:	
Telephone:	Email:	

SECTION 2: Fundraising Activity Breakdown

Activity Type	Amount Raised	Allocation	Notes
General Fundraising			
Donations			*Complete donor list if applicable*
Member-run Shop Income			
Medical Equipment Hire			
Medical Equipment Sale			
Red Cross Calling Appeal		Red Cross Calling Appeal	
Big Cake Bake Appeal		Big Cake Bake Appeal	
Other (please describe)		Community Mobilisation Team (NSW, SA, ACT)	
			Use these lines to split allocations to multiple options

A deposit or cheque must be made for this **Total:**　$　　　-　　**Please do not send cash**

Payment Options

☐　　**Direct Deposit:**　Bank Name: _____　　Date: _____

Bank Location: _____
Bank Address: _____

Australia Post Outlet: _____　　Date: _____
Address of Outlet: _____
Agent Number: _____

Funds deposited into:	**Commonwealth Bank of Australia**	BSB:	**063 000**	Deposit Narrative:
Bank account name:	**Australian Red Cross Society**	Account:	**0000 2026**	

* The deposit narrative is your branch number with MEM at the end. Example 123456MEM

This remittance advice can be submitted electronically by emailing it to **transactions@redcross.org.au**. Please provide a copy of any supporting documents, including a deposit slip, where available. Supporting documents can be sent electronically to the transactions@redcross.org.au email address, or as hard copy via post to the address below.

☐　　**Cheque:**　Cheque No: _____　　Date: _____

Please send cheques, and any hard copy support documents to:
Australian Red Cross Transaction Services
GPO BOX 2957
MELBOURNE VIC 3001

Name: _____　Signature: _____　Date: _____

* This remittance advice does not need to be signed if electronically submitted.
ABN 50 169 561 394　　　　**www.redcross.org.au**

Sections on the Remittance Form

Section 1 – Member Group Information: Complete with your Member Group details and the contact details of the Office Bearer. Contact your CMT if you don't know your Member Group ID.

Section 2 – Fundraising Activity Breakdown: Record how funds were raised, including:

- **Fundraising activity type** (e.g. General Fundraising, Red Cross Calling)

- **Amount raised** for each activity

- **Desired fund allocation from the approved list**:

    o **Approved funding options**

    o **Current appeals**

    o **General Funds**

If funds from one activity split across multiple allocations, list each portion separately. Additional rows are available.

Donor Information:

If your remittance includes **General Donations** or **Member Donations**, you must submit a list of donor details. (Member fees are no longer applicable; if your members donate in lieu, record this on the template). This ensures we properly acknowledge and have accurate records.

Donor templates are contained in the electronic remittance form file.

Submitting the Form

Once completed:

- Save a copy for your records
- Email the completed Remittance Advice (and donor and member spreadsheet, if applicable) to: transactions@redcross.org.au
- Deposit the funds to Australian Red Cross

Also attach:

- A copy of the bank deposit receipt (if available)
- Any other supporting documents relevant to the deposit

Cheque Payments

If you are submitting a cheque:

- Print out the completed electronic form
- Include it with the cheque
- Post to the Red Cross Transactions Services team

Timing & Frequency

- Submit one Remittance Advice per deposit.
- Ensure the remittance date matches the deposit date.
- Send the form as soon as possible after funds have been deposited.

Requesting new deposit cards and deposit books

Deposit Cards and Deposit Books (linked to the central Australian Red Cross bank account)

To request a deposit card or deposit book linked to the Australian Red Cross bank account, send a request to your CMT.

The estimated timeframe for dispatch is 15–20 working days via Express Post.

Deposit Cards are issued with a personal identification number (PIN) which must be entered when making a deposit. The Treasurer is responsible for the security of the number and the PIN should not be shared with others. Please make sure to store PIN securely as a new card will need to be issued in case of PIN reset.

Section 4: Member Group Bank Accounts

Member Groups with a formalised structure may have a bank account to assist with fundraising and managing funds. These bank accounts are managed by the Member Groups with Australian Red Cross oversight and support.

The section includes guidance on:

- Opening a new Bank Account
- Changing Bank Account Signatories
- Closing a Bank Account
- Access to Commbiz platform

Opening a new Member Group Bank Account

Commonwealth Bank is the preferred provider for Australian Red Cross bank accounts. If holding a Commonwealth account is not a viable option another provider may be used with prior approval from the Head of Finance – Operations. Contact your CMT with your request and reason if seeking an alternative provider.

Opening a Commonwealth Bank account

To request the opening of a new Commonwealth bank account please:

1. Contact your CMT and provide:
   - Member Group name and ID number (if known).
   - Member Group address and contact details for banking (email, phone).
   - Proposed signatories (ideally three: President, Treasurer, Secretary) with a minimum of two.
   - Is electronic banking (CommBiz) access is required for viewing balance/transactions, provide name, email, date of birth, mobile number and what type of access is required:
     - View only
     - Account authoriser (for online payments) or
     - Account Signatory

2. Your CMT will provide a Form to authorise signatories. For new signatories or bank authorities, Commonwealth Bank requires identify verification ('Know Your Customer' – KYC).
    o   If the person already has a personal CBA account or is a signatory on another CBA account, they have likely completed this.

    o   Otherwise, depending on access level, the person may need to complete a KYC form and visit a branch with 100 points of ID.

3. You will be informed once the bank account has been set up and provided with your account details.

Opening a bank account with another provider

You must first seek approval from Head of Finance – Operations to open a bank account with another provider. Please reach out to your CMT with your request, noting the reason why a Commonwealth Bank account is not a viable option.

Changing Bank Account Signatories

Updating Bank Account Signatories for a Commonwealth Bank account

To ensure the security and integrity of financial operations, it is essential to maintain an up-to-date list of authorised signatories on our bank accounts. This includes promptly removing any individuals who are no longer involved with the group or should no longer have responsibility for banking and financial matters.

The procedure for updating Commonwealth Bank Signatories is as follows:

1. Conduct a regular review (at least annually) of the current signatories on all bank accounts to ensure they are still active members and have the appropriate responsibilities.
2. Remove signatories immediately when:
    *   They are no longer involved with the group.
    *   Their role or responsibilities have changed, and they no longer need access to the bank accounts.
3. Document any changes to signatories, including the date of removal and the reason for the change. Ensure that the bank is notified promptly and provided with the necessary documentation to update their records. To request the changing of signatories for your Commonwealth Bank (CBA) account, please:
    *   Reach out to your CMT with your request.

- Your CMT will provide you with a Form to complete to authorise signatories on your account.
- To add a person as an account signatory or bank authority, CBA needs to have "identified" that person through their processes.
  - If the person already has a personal CBA bank account or is already a signatory of an existing CBA account, they have already gone through this process.
  - If not, then depending on the access level requested, the person may need to complete a 'Know Your Customer (KYC)' form; and they will need to visit their nearest bank branch to provide/present ID verification documents. Verification requires supplying 100 points of ID to complete this process.
- Complete the form and send back to your CMT.
- Your CMT will liaise with the Finance team and will advise you of when the change has been completed.

Changing Bank Account Signatories for a bank account with another provider

Please enquire with your local bank branch on the process for changing account signatories.

After changing your signatories, please provide an updated signatory list to your CMT.

Closing a Bank Account

Closing a Commonwealth Bank account

Before closing your account please:

- Remit all funds from your Member Group bank account to the Australian Red Cross bank account so that the balance is nil.
- Send a remittance form with the details of your deposit to the Transactions team.

To close your account please send the request to your CMT and provide:

- Your Member Group name.
- Your bank account details (BSB and account number).
- A copy of the meeting minutes where the decision to close the bank account was decided.

- If the Member Group is closing and further fundraising will not take place, please complete an Annual Information Statement for the current financial year to date.

The CMT will liaise with the Finance team to close the account and will advise you once it has been closed.

Closing a bank account with another provider

Before closing your account please:

- Remit all funds from your Member Group bank account to the Australian Red Cross Bank account so that the balance is nil.
- Send a remittance form with the details of your deposit to the Transactions team.

Once you have remitted funds, please advise your CMT of your intention to close your group bank account and provide:

- A final bank statement.
- A copy of the meeting minutes where the decision to close the bank account was decided.
- If the Member Group is closing and further fundraising will not take place, please complete an Annual Information Statement for the current financial year to date.

Please enquire with your local bank branch on the process for closing your account.

Section 5: Record Keeping and Reporting

Record keeping and reporting is integral to maintaining a well-managed flow of income and expenditure. It is important to track income and expenditure throughout the year and follow end of financial year procedures to reconcile funds.

The section includes guidance on:

- Record Keeping
- End of Financial Year Reporting
- Fraud Prevention and Control

Record Keeping

Maintaining up to date financial records is crucial for responsible Member Group financial management and meeting year-end financial reporting obligations.

Record Keeping Resources

Member Groups can use a paper-based account book (financial ledger, e.g., ledger book from a post office / stationery supplier) or an electronic format (e.g. Microsoft Excel).

Each Member Group must keep up-to-date records of all:

- Income received (including fundraising, donations, and social club contributions)
- Expenses incurred, including supporting receipts/invoices
- Voucher/gift card distributions (where applicable)
- Cash handling forms and bank deposit confirmations

Records may be kept digitally or in hard copy but must be accessible, organised, and retained for at least seven (7) years.

Storage of Records

Label records clearly for easy reference and keep them in a secure location, physically or digitally.

- **Physical Records:** If archived physically (e.g. in boxes, not more than 7kgs in weight), they must be accessible, safely stored, (not above shoulder height), and a register maintained to ensure they can be easily located.
- **Digital Records:** If archived digitally (e.g. in secure computer folders), manage user access to permit only those who require it.

When a new Treasurer starts their role, all records should be passed on to them.

Records must be retained for seven (7) years, starting from the end of the financial year they relate to. Regularly forward completed records to your CMT for archiving or historical storage (both hard-copy and electronic).

After the seven year retention period, securely destroy any records you hold. Shred documents containing personal information (e.g. member names, addresses).

If your Member Group closes, all financial records should be handed over to your CMT.

End of Financial Year Reporting

Don't forget to deposit funds into the Red Cross bank account and send a remittance form to the Transactions team before the end of the financial year (30 June).

Annual Information Statement

Member Groups contribute to End of Financial Year requirements by completing an Annual Information Statement (AIS).

Providing a completed AIS helps the Member Group to reconcile their finances and assists Australian Red Cross in meeting its reporting obligations.

The AIS is a summary of your finances for the financial year. It provides information on money that has come into the Member Group, money remitted to Australian Red Cross and any expenses incurred.

All Member Groups need to complete an Annual Information Statement. If a group has a bank account, they must also provide a bank statement.

A copy of the AIS with instructions is sent to each Member Group each year in July with a request for the AIS and bank statement (if required) to be returned by 31 August.

- Every Member Group is required to submit an Annual Information Statement to Australian Red Cross by **31 August,** covering the previous financial year.
- The statement must include:
    - A summary of all income and expenses
    - Opening and closing bank balances
    - A list of any outstanding liabilities or unspent funds
- Templates and guidance will be provided to support consistent reporting.

Review and Support

- Submitted statements will be reviewed by the Australian Red Cross Finance Team to ensure accuracy and identify any areas requiring support.
- Groups may be asked to provide clarifying information or supporting documentation if discrepancies are identified.

Compliance

- Australian Red Cross is committed to supporting Member Groups with training and resources to help meet reporting obligations.
- Groups that fail to submit an annual information statement on a timely basis may be:
    - Issued a strict deadline for submission;
    - Subject to an internal review or audit;
    - Required to undertake mandatory financial training; or
    - Have their activities or operational autonomy restricted.

Definitions

Term	Definition
Australian Red Cross	Australian Red Cross Society.
Australian Red Cross People	As the context requires, all employees, volunteers, and members of Australian Red Cross and Lifeblood.
Australian Red Cross Programs	Planned projects that are coordinated by management (reporting to the CEO) that are aligned to an Australian Red Cross Purpose and strategy.
Australian Red Cross Purpose	The objects and purposes set out in the Rules, which must also be consistent with: The requirements to maintain PBI status; and A charitable purpose as defined in section 12 of the *Charities Act 2013* (Cth).
Bequest	A gift or donation received through wills and memorials.
Branch	The same meaning as given to that term in the Divisional Regulations.
Branch Bank Accounts	Bank Accounts managed by individual Branches/Units in States/Territories.
Cash	Cheques, currency (notes and coins) and cash equivalent items such as gift cards.
Community Mobilisation Team (CMT)	CMTs support member groups in each State and Territory and are your key contact person at Australian Red Cross.
Donation	A voluntary contribution of money, property, or other benefit for an Australian Red Cross Purpose by an existing or new donor (but does not include any donations to Lifeblood of blood, plasma, breast milk, other tissue or similar items).
Donor	An individual, group, entity, corporation, or another party who donates on a one off or a regular basis. Donor does not include the Australian Commonwealth Government or the government of an Australian State or Territory.
Donor Intent	Refer to "Intent"
Emergency Appeal	An appeal to seek Donations in response to a natural disaster or humanitarian crisis that is related to an Australian Red Cross Purpose.
Fundraising	To seek, solicit or obtain funds or contributions for Australian Red Cross and/or Lifeblood for an Australian Red Cross Purpose. Although what constitutes

	fundraising, may differ across jurisdictions, it generally includes Fundraising Activities and: • Seeking public donations from individuals, businesses or charitable foundations (such as street collections) • Holding public events with admission fees • Running fundraising events (sometimes in partnership with others, such as a fun run or gala dinner) • Running raffles or other games (such as bingo) • Raising money via online appeals or through crowdfunding
Fundraising Activities	Activities undertaken to generate funds for a charitable purpose, which may differ across jurisdictions, but generally are activities undertaken to raise funds for an Australian Red Cross Purpose.
Grants	Funding received from governments and other institutions to support the objectives and purpose of Australian Red Cross. Grants usually require the funds to be spent in a specified manner (they are tied funds).
In-kind Goods and Services	A Donation of goods or services in lieu of a monetary donation. An in-kind good or service is one that may have been purchased by Australian Red Cross to use in its operations
Intent	The reasons Australian Red Cross is raising funds. The statement of intent should clearly articulate the purpose of the Fundraising Activities, provide a high-level overview of the activities the charity will support with donated funds, and identify Australian Red Cross' operating parameters. The intent may also be referred to as the 'appeal intent', 'emergency appeal intent', or 'fundraising intent' depending on the type of Fundraising Activities.
Lifeblood	Australian Red Cross Lifeblood, the trading name of Australian Red Cross Blood Service established under Rule 19.1
Local Australian Red Cross Activities	Activities initiated and undertaken by members and volunteers of Australian Red Cross within the area serviced by the relevant Member Group that: • Are consistent with the Australian Red Cross Purpose; • Align with the "Where we will work" framework;

	• Are consistent with the Fundamental Principles; and • Are developed in consultation with the needs of the community. • Are approved by a State or Territory Director
Member Group	The term Member Group includes all Branches, Units, Clubs, Friends of Red Cross and Groups. If there is a need to differentiate between the type of group, this will be made explicit. The term Member Group will be used throughout this guide for ease of reference.
National Finance Team	The central finance function of the Australian Red Cross, located within the Office of the Chief Financial Officer (CFO). This team is responsible for overseeing financial governance, compliance, accounting and reporting
PBI	Public Benevolent Institution, which is a type of charitable institution whose main purpose is to relieve poverty or distress.
Red Cross Bank Account	Any bank account opened in the name of Australian Red Cross (Society) or one of its controlled entities (excluding Australian Red Cross Lifeblood) for the transaction of Australian Red Cross business or holding of Australian Red Cross funds.
Rules	The Rules of the Australian Red Cross dated 2 August 2013 (as amended or substituted from time to time).
Tied Funds	Funds received from a Donor for use in connection with a specific intent, such as a specified purpose, specified region, specified appeal, or specified activity.
Treasurer	The Office Bearer of a Member Group responsible for ensuring the accurate and proper handling of funds, keeping financial records, and informing the branch about their financial standing at each meeting.
Untied Funds	Funds received from a Donor which can be used for any activity undertaken by Australian Red Cross (including Lifeblood) from time to time and are not provided for use in connection with a specific program, service or offering.

Frequently Asked Questions

What are the account details for the Australian Red Cross bank account?

The bank details are contained on the remittance form. Otherwise, please contact your CMT.

Where are deposit cards and deposit books accepted?

Deposit cards are accepted at Commonwealth Bank branches, Commonwealth Bank ATMs with Deposit Option available, and select Australia Post outlets. Deposit books are accepted at Commonwealth Bank branches.

Do I need to send a remittance form for each deposit?

Yes, you need to send a remittance form for each deposit to ensure money is allocated correctly. If you make multiple deposits or send multiple cheques, you must complete a remittance for each deposit and each cheque.

How much money can be kept in a Member Group bank account?

A maximum of $2000 can be retained in a Member Group bank account before money needs to be deposited into the Australian Red Cross bank account. Discuss with your CMT if a larger amount is required – for example, in the lead up to a large event.

Refer to Depositing Money from a Member Group Bank Account into the Australian Red Cross Bank Account

How much money can be kept as Petty Cash?

Up to $200 can be kept as petty cash which can be used to pay for minor, low-value expenses where other payment methods (e.g. invoice or card) are not practical. Refer to Petty Cash procedures in Section 2.

Appendices

Appendix 1 – Sample reimbursement form for internal Member Group use

[Your Member Group Name]
Reimbursement Request Form

📝 This form is to be completed by a member seeking reimbursement from their Member Group for expenses incurred on behalf of the group. Reimbursements should only be requested when direct payment to the supplier from the Member Group bank account was not possible.

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1. Member Information

- **Full Name:** _____
- **Email Address:** _____
- **Phone Number:** _____
- **Date of Request:** ____ / ____ / _____

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2. Expense Details

Date of Expense	Description of Expense	Amount (incl. GST)	Vendor/Supplier

- Total Amount Claimed: $ _____

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3. Payment Information

- Preferred Reimbursement Method:
  ☐ Bank Transfer   ☐ Cheque

If Bank Transfer:

- **Account Name:** _____
- **BSB:** _____   **Account Number:**

  _____

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4. Documentation Checklist

☐ Tax Invoice or Receipt attached

☐ Expense was unavoidable and could not be paid by the Group directly

📌 Please attach clear copies of all receipts/invoices related to the expense. Incomplete forms or missing documents may result in delays.

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5. Office Bearer Approval

We confirm that the expense was necessary and appropriate, and that reimbursement is approved.

- **Office Bearer 1 Name:** _____
  Signature: _____   **Date:** ____ / ____ / _____
- **Office Bearer 2 Name:** _____
  Signature: _____   **Date:** ____ / ____ / _____

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6. For Treasurer Use Only

- **Date Received:** ____ / ____ / _____
- Reimbursement Processed On: ____ / ____ / _____
- **Processed By:** _____
- **Payment Reference/Notes:** _____

Appendix 2 – Petty Cash Log

Instructions:

- Complete this log each time petty cash is used.

- Attach supporting documentation (receipts, tax invoices, or Missing Document Declaration Forms as applicable).

- The Petty Cash Custodian is responsible for ensuring the log is kept up to date and reconciled regularly.

Date	Member Name	Amount	Description of Expense (inc Supplier name)	Receipt Attached (Y/N)	Notes	Cash-in	Cash-out	Balance