



Registered Office:
Oshwal Centre
Oshwal House
Coopers Lane Road
Northaw
Herts
EN6 4DG

Hon. President: Runit Devchand Shah
Hon. Vice President: Nirmal C Shah
Hon. Secretary: Avni Shah
Hon. Treasurer: Meena Naren Shah

Telephone: 01707 643838
Email(s): admin@oshwal.org
president@oshwal.org
secretary@oshwal.org
Website: www.oshwal.org

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Author:	Nirmal C Shah

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1. Background

Oshwal Association of the U.K. (OAUK) is the largest Jain organisation in the U.K. It was established in 1967 and registered as a charitable organisation in 1974, under Charity No. 267037.

The Charity Objectives in summary are:

The advancement of the Jain Religion in the U.K.
The relief of poverty, advancement of education and the protection of health.

OAUK currently has approximately 16,000+ registered members and the overall population is estimated at 27,000. For administration purposes, the Association is divided into 9 Areas. The governance and administration of Association is dealt with by the Executive Committee and each Area is managed by an Area Committee which reports into the Executive Committee who are also the Charity Trustees.

2. Work carried out by OAUK

OAUK carries out regular activities for the welfare and benefit of its members including religious activities, the running of Gujarati Schools, Adult education classes, seminars on health and welfare, events for the elderly, sports clubs for the children and various cultural and heritage programmes.

The Association also promotes charitable work and raises funds for animal welfare, education and health care for those in need. At times of natural disasters and catastrophes' the community has raised substantial sums to assist such causes.

3. Legal Requirements

This policy and related procedures consider the following legal requirements and regulatory codes, standards and guidance:

- Charities (Protection and Social Investment) Act 2016
- Charities Act 2006
- Charities Act 1992
- Data Protection Act 2018
- General Data Protection Regulation (GDPR).
- Safeguarding Vulnerable Groups Act 2006
- Equality Act 2010
- Payment Card Industry Data Security Standards (PCI-DSS).
- Fundraising Regulator Code of Fundraising Practice
- Institute of Fundraising Treating People Fairly Guidance
- Gambling Act 2005
- Mental Capacity Act 2005
- Bribery Act 2010



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4. Fundraising Compliance

Oshwal Association of the UK's trustees take ultimate responsibility for fundraising compliance. They delegate operational management of fundraising to the Fund-Raising Chairperson, who is also a Trustee of OAUK

The Fund-Raising Chairperson will also have an additional role of the **Fund-Raising Compliance Officer**.

It is the charity's policy for a risk assessment/due diligence to be carried out during the planning stage of any fundraising event or activity.

Fund-raising team members will need to undertake 'Know your donor' due diligence for all current and prospective donors. These will be added to the Fund-raising register by the Fund-Raising chairperson and regularly monitored.

5. Fund Raising Activities Covered by This Policy

Charitable Funds consist of but are not exclusively limited to:

- Funds that are raised through charitable activities
- Funds that are raised through specific appeals
- Funds that are raised for the maintenance and upkeep of the charity properties
- Funds that are raised through religious activities for the advancement of the Jain Religion in UK
- Funds that are raised for the purchase of Properties
- Funds that are raised for welfare & health and Wellbeing activities
- Funds that are raised for the day-to-day running of the charity
- Gift Aid
- Legacy Giving

In addition to Fund Raising, the team will have the additional duty of recognising all donations.

- Maintaining donor register
- Collecting information for the donor plaques for high value donations
- Creating donor certificates for lower value donations
- Organising plaque unveiling events
- Placement of donor plaques
- Managing donor anonymity
- Recording donor information:

Legal requirement: when obtaining and recording personal records of donors, we will comply with the Data Protection Act 2018 which provides a framework to ensure that personal information is handled properly and in accordance with the rules on data protection.



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6. Application of grants

All grant applications will be evaluated centrally, and application should only be actioned after the approval from Governance & Legal. If an area or member is aware of a grant that OAUk can apply or and benefit from, these need to be brought to the attention of the Governance & Legal team so that they can review any conditions attached.

It is also important that we review the quantum of the grant and ensure that OAUk can maximise the financial reward of the grant.

7. Fund-Raising for Other Charities

OAUk is a charity, and all fund-raising activities should consider the fact that when we put out an appeal to raise funds for other charities, every pound collected there is a pound less for OAUk.

However, per our constitution we have external charitable responsibilities, and these should be done.

1. **All external charities should be approved at each fund-raising instance by the Charity Trustees.** No appeals should begin before this approval.
2. **All external Charities considered will have to be UK Registered Charities**
3. The charity's goals should closely align with our primary mission statement –
“Advancement of Jain religion. Relief of Poverty, Advancement of Education, Protection of Health and Other Charitable Objects”
4. The charity should broadly conform to Jain Principles.
5. **Third Party's will not be allowed make any appeals for funds at any OAUk Venues or Events for their causes.**
6. **The only exception to point 5 will be at our venues where the group have hired the halls paying our commercial rate for the organisation per our rates card.**

Wherever possible fund-raising appeals for an external charity should consider combining contributions to OAUk as well.

8. Acceptable Fundraising Activities

Before any Fund-raising scheme is launched, these will need to be approved by OAUk Trustees. Main areas of the Fund raising are outlined below but not limited to these:

1. Purchase of New Property
2. Maintenance of existing property (refurbishment)
3. Sponsorship & donations related to large event – e.g. careers fair/health fair, mela etc.
4. Religious events and activities including token sales e.g dhaja din tokens etc.
5. Animal Welfare (Jiv Daya) & Human Welfare (Anukampa)
6. Sale of donated/Prepared items – e.g. Clothes or Sale of Ladoos / cake sale etc.
7. Activity based fund-raising – e.g. Charity walks, fun runs etc
8. Oshwal Welfare Activity Funds – OWF
9. Disaster relief activity
10. General Donations



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All fundraising publicity must state quite clearly how the fundraising will benefit OAUk in its objectives and where further information of that fundraising activity can be located.

Note: All fund-raising activities by portfolios will need to review their plans with the Central Fund-Raising Lead. If portfolios are pursuing donors, please confirm that these donors are not on the central fund-raising team register for any of the larger capital projects.

9. Unacceptable Fundraising Activities

OAUk will find fund-raising activities as unacceptable where it:

1. violates our constitutional obligations and does not conform to our Jain principles
2. Supports activity harming to other living beings – e.g. animal cruelty
3. Financially benefits an individual, business, personal or family run charitable trust
4. Donor wants to donate services or goods instead of money

Additionally, **OAUk will not** work with companies or individuals who participate in activities which:

- could cause detriment to the charity's reputation
- will disproportionately decrease the amount of donations to further the work of the charity
- undermine our vision and values
- expose us to undue adverse publicity or reputational risk

OAUk Committees and sub-committees should avoid sponsorship agreements with businesses where the business logos are requested to be placed on apparels worn by members, minors and others in public. These deals will need a proper valuation and should not just cover the cost of the apparel. These will consider the following:

- The time that the apparel will be worn – single event or multiple events
- The number of people who will be present at the event
- Prominence of where the logo will be
- Is there more than one sponsor logo on the apparel
- Size of the logo
- Cost of the apparel with customisation
- Any replacement cost
- All apparels will need the Full Oshwal logo on it, placed with prominence

For any event which is sponsored, the acknowledgement on the flyer should only be in simple text and should only have the individual's name or business name. No other details should be included. No logos should be added to the flyer. If the sponsor insists on having their logo on the flyer, this will cost an additional £375.00 in sponsorship per event. The OAUk Logo should bear significant prominence on the event flyer. Sponsors logos will only be allowed on the footer of the flyer.



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Note: We have used a calculation from Cutting Edge PR which provides a commercial rate and then calculated a discounting principle.

10. Collecting Funds

OAUK accepts cash, cheques, online payments, credit & debit cards and bank transfers as acceptable modes of payment during any fund-raising activity.

All payments will be covered by a receipt which should contain all the information as outlined in the Finance policy.

It is the responsibility of the portfolio holders to ensure that all funds pledged have been collected within a 10-day period from the event close. The only exception here is with large capex donations where the payment timeline will be agreed with the donor at the time of the pledge.

Any cash donation will have a limit of £2000.00 per single donation.

At events where there will be fund-raising activity, the portfolio will need to setup a fund-raising desk with trained individuals per the finance policy.

Cash Collection:

- Any cash collected in thalis in the derasar for any event should be handed to the office or event organisers who will then count and issue a receipt. The funds will be allocated to restricted religious fund. The purpose for this is to keep a record of religious funds raised for the event. (THESE FUNDS SHOULD NOT BE PUT IN THE BHANDAR)
- All cash collection should have two counters nominated who will then share the breakdown with the area treasurer or admin office staff at Oshwal centre

11. Derasar Fund (Dev Dhravya)

All monies donated for all religious activities, such as Aarti, Mangal Devo etc and monies from the temple donation boxes are only meant to be used for the upkeep of the temple and paying the resident priest's salary. These monies should be accounted separately and should not be used for any other purpose.

There are several open fund-raising schemes for the derasar which are available from the office.

All religious portfolio holders are expected to promote these at all events in the centre and also in the areas.

12. Oshwal Welfare Fund

To ensure that we can offer the care and support to all our members, we have introduced the Oshwal Welfare Fund (OWF) in September 2022. This scheme will subsume the "£120 scheme"



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(the existing donors will have the opportunity to increase their donations should they wish to do so). The OWF will give the entire donation to the Area to ensure that we can fully or partly fund all the following (but not limiting to these – below should be used as a guide):

- Wellbeing
- Welfare
- Educational
- Youth Empowerment activities
- Personal Development
- Professional and Transferable Skills
- Professional Development
- Health Focus

Areas will provide details of where the funds have been spent by them at the Annual General Meetings.

The funds will be held at the centre for the duration of the year and then passed to the areas so that they can update the usage at the end of the financial year – Dec 31st or last working day of the year. Areas will show their OWF Fund in their income for the area accounts.

Every month the area will be informed by the office of their current OWF balances. It will be the responsibility of the Area Treasurers to ensure that keep track of where the area has used OWF funds in their events and subtract these from the balances.

It is the responsibility of the areas to promote and collect these funds from their members.

13. Managing Event Surpluses

Surplus funds from a charitable event or club should be handled carefully to ensure transparency, integrity, and alignment with the organization's mission. Here's a guide on best practices for managing surplus funds:

1. Define Surplus Allocation Policies in Advance

- Before holding the event, establish clear policies for how any surplus will be allocated.
- This policy should be communicated to all stakeholders, including Fund Raising Chair, Executive committee, donors, sub-committee members and volunteers for that event or club.

2. Reinvest in the Organization's Mission

- Use surplus funds to further the organization's mission, such as by funding additional programs, services, or events.
- This keeps the funds aligned with the intended purpose and benefits the community.



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3. Designate Funds for Future Events

- Set aside surplus funds to help cover future events or operational expenses.
- This can reduce the need for new fundraising efforts and provide financial stability for the organization.