



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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

OAUK Work Instructions for Preparing Event Budgets

Document Title: OAUK Work Instructions for Preparing Budgets

Version: 2.0

Date: 08 May 2026

Status: Revised for Alignment with OAUK Constitution and Regulations

Author: Meena N Shah & Nirmal C Shah

Index

1. Background
2. Work Carried Out by OAUK
3. Understanding the Event or Activity Requirements and Objectives
4. Categories of Budget Items
5. Estimate and Research Costs for Each Category
6. Breakdown of Income Streams
7. Create a Detailed Budget
8. Governance and Approval Requirements
9. Mandatory Financial Controls
10. Procurement and Quotation Requirements
11. Set a Contingency Fund
12. Review and Finalise the Budget
13. Monitor and Track Throughout the Event
14. Post Event Analysis

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 Number 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 approximately 27,000.

For administration purposes, the Association is divided into Areas. The governance and administration of the Association is dealt with by the Executive Committee who are also the Charity Trustees.





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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

These Work Instructions are intended to support compliance with the Oshwal Constitution, Regulations and Internal Financial Policy and Procedures.

2. Work Carried Out by Oshwal

Oshwal carries out regular activities for the welfare and benefit of its members including:

- Religious activities
- Running of Gujarati Schools
- Adult education classes
- Health and welfare seminars
- Events for the elderly
- Sports clubs for children
- Cultural and heritage programmes

The Association also promotes charitable work and raises funds for animal welfare, education and healthcare for those in need.

At times of natural disasters and catastrophes, the community has raised substantial sums to assist such causes.

3. Understanding the Event or Activity Requirements and Objectives

Clarify Event Purpose

Ensure there is a clear understanding of the event's purpose, whether it is:

- a fundraising event,
- community outreach programme,
- awareness campaign,
- religious activity,
- educational initiative,
- welfare activity,
- or cultural programme.

Set Objectives

Determine:

- financial objectives,
- fundraising targets,
- expected attendance,





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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

- operational requirements,
- staffing requirements,
- and intended charitable outcomes.

Establish Event Date and Venue

Confirm:

- the proposed event date,
- venue requirements,
- expected attendance,
- seasonal impacts,
- accessibility considerations,
- and operational constraints.

4. Categories of Budget Items

Budgets should be broken down into appropriate categories including:

Venue and Infrastructure

Internal OAUk Venue Hire

For internal OAUk venue usage, the following hall hire terms shall apply:

- Oshwal Centre Hall Hire shall follow the approved Hall Hire Terms and Conditions. Charges for OAUk events and activities shall be applied at 10% of the prevailing non-member rate card.
- Oshwal Ekta Centre, Oshwal Shakti Centre and Oshwal Wallington Sports and Social Club shall follow the approved Hall Hire Terms and Conditions. Charges for OAUk events and activities shall be applied at 40% of the prevailing non-member rate card.
- All internal venue usage must still be reflected within the programme or event budget for transparency, cost allocation and financial reporting purposes.

Any waiver, variation or exception to the above charging structure must receive prior approval from the Executive Committee.

- Venue hire
- Furniture
- AV equipment
- Lighting and decoration
- Insurance





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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

- Security
- Cleaning costs

External Assistance

- Decorators
- Musicians
- External event managers
- Contractors
- Professional consultants

Marketing and Promotion

- Flyers
- Posters
- Invitations
- Social media advertising
- Website and digital tools
- Photography and videography

Catering and Refreshments

- Food and beverages
- Special dietary requirements
- Catering staff
- Service charges

Entertainment and Activities

- Speakers
- Performers
- Workshops
- Activity costs
- Audio/visual support

Fundraising Costs

- Auction costs
- Raffle costs
- Ticket processing fees
- Merchandise





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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

Miscellaneous Costs

- Printing
- Stationery
- Volunteer support costs
- Transport
- Contingency fund

5. Estimate and Research Costs for Each Category

Obtain Quotations and Estimates

Research and obtain current quotations from suppliers, vendors and service providers.

Review Previous Events

Where appropriate, use prior year actual expenditure and event experience as guidance.

Compare Options

Compare suppliers to ensure:

- value for money,
- operational suitability,
- service quality,
- and compliance with OAUk procurement requirements.

6. Breakdown of Income Streams

Where applicable, budgets should identify expected income streams including:

- Ticket sales
- Donations
- Sponsorships
- Fundraising activities
- Merchandise sales
- Grants
- Advertising income
- Contributions from Areas or Sub-Committees

Income and expenditure must always be recorded separately and must not be netted off against each other.





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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

7. Create a Detailed Budget

The approved OAUK Budget Template and Expense Template must always be used.

The budget should include:

Column Description

1	Budget Item
2	Estimated Expenditure
3	Prior Year Actuals
4	Actual Income / Expenditure
5	Variance
6	Notes / Explanations

The budget should:

- clearly distinguish between income and expenditure,
- include detailed assumptions,
- identify responsible individuals,
- include estimated cash flow requirements,
- and identify any financial risks.

Material variances from the approved budget should be reported promptly to the relevant Committee and approved in accordance with the OAUK Regulations and financial approval limits.

Each programme or event must be supported by a detailed Income and Expenditure Account.

8. Governance and Approval Requirements

All budgets and expenditure must comply with the OAUK Constitution and Regulations.

Executive Committee Approval Requirements

In accordance with Regulation 2.4(8):

- all capital expenditure exceeding £1,000; and
- all programme/event gross expenditure exceeding £2,000

must receive prior written approval from the Executive Committee.





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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

Treasurer Oversight

Any expenditure over £1,000 or 10% of the approved project budget (whichever is lower) must receive prior written approval from the Charity Treasurer and, where applicable, the Executive Committee.

Committee Approval

All expenditure must be approved by the relevant:

- Executive Committee,
- Area Committee,
- or authorised Sub-Committee,

as applicable.

Budget Responsibility

The Chairperson and Treasurer responsible for the programme or event shall ensure:

- compliance with approved budgets,
- appropriate authorisations,
- and compliance with OAUk financial procedures.

9. Mandatory Financial Controls

The following mandatory financial controls apply to all OAUk budgets, programmes and events.

Supporting Documentation

All expenditure must be supported by:

- invoices,
- receipts,
- contracts,
- or approved expense claims.

Approval Signatures

Invoices and expense claims must be reviewed and approved by the relevant authorised person or Sub-Committee Chairperson.

Banking Requirements

All funds received must be banked promptly into the appropriate OAUk bank account.





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

Hon. President: Rमित Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

Accounting Records

Financial records must be maintained accurately and updated regularly in accordance with OAUk accounting procedures.

Reporting Requirements

Area Treasurers and relevant Sub-Committees must provide financial updates and reports in accordance with OAUk reporting requirements.

Audit Trail

All supporting documentation must be retained for audit and governance purposes.

10. Procurement and Quotation Requirements

Where contracts or procurement exceed £5,000, the requirements of OAUk Regulation 5 must be followed.

This includes:

- obtaining a minimum of three quotations where appropriate,
- documenting the scope of work,
- reviewing supplier suitability,
- ensuring conflicts of interest are avoided,
- and obtaining Executive Committee approval where required.

Approved suppliers should be used wherever possible.

11. Set a Contingency Fund

A contingency fund should normally be included within budgets to provide for unforeseen costs or operational requirements.

The contingency provision should normally be approximately 10% of the overall estimated expenditure unless otherwise approved.

Use of contingency funds should be monitored and reported through the normal financial approval process.

12. Review and Finalise the Budget

The draft budget should be reviewed with the relevant:

- Sub-Committee,
- Area Committee,
- Treasurer,
- and/or Executive Committee,





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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

as appropriate.

The review should consider:

- financial viability,
- alignment to OAUk charitable objectives,
- operational practicality,
- risk management,
- and compliance with the Constitution and Regulations.

Once approved, the final version of the budget should be retained as part of the official records for the programme or event.

13. Monitor and Track Throughout the Event

Expenses and income should be monitored throughout the lifecycle of the programme or event.

Regular variance reviews should be performed against:

- approved budgets,
- prior forecasts,
- and actual expenditure.

Where expenditure exceeds approved limits or material overspends are identified:

- the Treasurer must be notified,
- appropriate approvals must be obtained,
- and corrective action should be considered.

Financial decisions must always support the charitable objectives and best interests of OAUk.

14. Post Event Analysis

Following completion of the programme or event, a post-event financial review should be completed.

This review should include:

Compare Budget to Actuals

Identify:

- overspends,
- underspends,
- operational issues,
- and lessons learned.





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

Hon. President: Runit Devchand Shah
Hon. Treasurer: Meena Naren Shah
Hon. Secretary: Avni Jayantilal Shah
Hon. VP: Nirmal Chandrakant Shah

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

Assess Financial Outcomes

Determine whether:

- financial targets were achieved,
- fundraising objectives were met,
- and operational objectives were delivered.

Prepare Final Report

Prepare a summary report detailing:

- final income,
- final expenditure,
- variances,
- key observations,
- and recommendations for future events.

Bank Reconciliation

Ensure all income and expenditure reconcile to the accounting records and bank statements.

Closure of Budgets

Where practical, programme and event budgets should normally be finalised and closed within 30 days of completion.

