We need at least 3 tables.

* Members table
* Beneficiaries table
* Accounts table

**Members table must contain:** member\_id(int), member\_name(string), contact\_info(string), employment\_info(string)

**Beneficiaries table must contain:** beneficiary\_id(int), beneficiary\_name(string), beneficiary\_details(string), member\_id(int) => if one the members has recommended, else NULL

**Accounts table must contain:** member\_id(int), amount\_donated(float), date\_donated(date), reason(string) => by default NULL

Beneficiary\_id(int), amount\_given(float), date\_given(date), reason(string) => only outflow records will have reason

**Reasons**:

* All table fields are atomic.
* Primary and foreign keys are available.
* Desired output can be achieved using join.