

1st Fenstanton & Hilton Scout Group

www.scubes.co.uk

Finance Policy

(version agreed 22nd July 2017)

Subscription Payments

Current subs are £13 per month per child, payable by standing order (BACS) and will continue to remain at that level until the end of 2018. From 1st January 2019 subs will be £14 per month per child, allocation will be discussed and agreed by the Executive Committee in summer 2018.

From each monthly payment in 2017 and 2018 allocation is as follows:

- £6.50 to Section funds
- £4.00 is for payment of Annual Membership costs (District / County / National)
- £1.50 for group running costs (such as rent / insurance / leaders uniform / training etc)
- £1.00 for Group kit / equipment funds

When a child leaves our Scout Group the family will be contacted by e-mail to remind them it is their responsibility to cancel the Standing Order, any received after the final date due will be treated as donations to the Scout Group and no refunds will be made.

Allocation and subs are always subject to further change, although the next planned review will be in summer 2019, in time for changes to be communicated and in place from 1st Jan 2020.

Non-payment

If finances are an issue at any stage then all families are urged to contact the Treasurer (Amanda Foreman) so options can be discussed and agreed. Where payments are not received by the date due families will be e-mailed an initial reminder after 2 weeks. A further reminder will be sent after a further 2 weeks. If payment is still not forthcoming families will be asked to remove their child from the Group.

Additional Income

The Group receives other funding in the form of donations, grants, the Gift Aid repayment (which is claimed from Her Majesty's Revenue and Customs), our shopping link and specific fundraising events.

Refunds

No refunds are made where a child does not attend weekly meetings or other events and activities covered from Section / Group funds. Refunds for camp and other activities where an additional fee has been charged are only considered if there is a surplus after all income and expenditure has been processed, any income from the Discretionary Fund re-paid and only offered in exceptional circumstances.

Discretionary Fund

Our Group believe that Scouting should be open to everyone, therefore if any family is experiencing financial difficulty an application can be made (in strictest confidence) for support from the Group's Discretionary fund. This can be used to help with ad hoc support for anything from uniform to day trips or camps. Full / part payment can be requested, as indeed can an up-front payment for such costs that a family actually requests to pay back over an agreed period (maximum one year).

Applications should be made to the Group Scout Leader (Louise Clover), Assistant Group Scout Leader (Lynne Radbone), Chairman (Nicki Halls) or the Treasurer (Amanda Foreman) either directly or via a Section Leader.

All applications will be considered on their own merit, amount (in context of event if applicable) and with regard to number of requests in the previous 2 years. They will all be put to the Executive Committee for consideration without names. This may either be via e-mail or at an Executive Committee meeting. The majority decision will apply and the applicant informed accordingly.

Record Keeping

To ensure that accurate availability of funds is maintained, and leadership teams know what they have to spend on the fun, it is **really** important that everything is submitted in a timely manner please! **Receipts and Expenses Forms must be submitted no more than 6 weeks after an expense was incurred / income received and sooner if possible.**

All details of income and expenses claimed / paid in via individuals must be clearly and fully recorded on the “Receipts & Expenses Form”, available to download from the “Forms” section of the Group website. The date column on the left hand side of the form is the date on the receipt / invoice. Receipts for all expenses should be submitted with the form. **Under no circumstances may cash income received be used to recoup expenses before submission.**

All other payments are made only on receipt of an invoice or require a receipt, and can be made direct (for example to a supplier or a camp site). Where appropriate these instructions may be received by e-mail.

It is accepted that on occasion receipts may get lost etc; in this situation the claimant must state on the “Receipts and Expenses” form that the receipt has been lost. It should be noted in this situation payment for the expense is at the discretion of the Treasurer and the Chairman.

Records of the Group’s finances are maintained on an excel spreadsheet and / or suitable software. On a monthly basis the records are balanced to the bank statement. The contingency fund can only be used in agreed exceptional circumstances, approved by an Exec vote (via e-mail or at a meeting).

Payments to the Group should be made by Online Payment (BACS) and / or Monthly Standing Order. Payment by cheque (because these have to be posted off) or cash (we have to pay a handling fee to pay in) is not encouraged.

When a payment is made by Online Payment an e-mail should simply be sent to amandaforeman10@gmail.com with details of what the payment is for e.g. Clover, Cub Space Camp.

Individuals may apply for an advance on expenses to be incurred. In this situation a “Receipt & Expenses form” should be completed detailing the request and amount required. Invoices / receipts will be subsequently be required to support the advance and must be submitted, along with any remaining advance, immediately after the expense has been incurred. Such monies cannot be used to cover expenses relating to a different event / activity.

Where possible all payments are made via BACS, and if required can be set up in advance to be made on a certain date. It should be noted that expenses are normally processed within 14 days, with a “second” signature on the approval for on-line payment obtained within a few days. (Cheques are not issued unless there are exceptional circumstances, and will take longer –none have been issued for some years).

Expenditure

Where possible expenditure is kept to a minimum by negotiating discounts, on everything from broom handles to flights, and where appropriate a float is provided (this must only be used for the event / activity agreed).

All expenditure from general Group / Equipment funds over £50 must be agreed by at least 2 Executive Committee members (at least one of whom must be the GSL, AGSL or Group Chair) any from those funds over £250 must be agreed by the majority of the Executive Committee either by e-mail or at a meeting. (In practice the majority of such proposed expenditure goes to the whole Executive Committee in the form of a “Wish List” at each meeting).

The Group pays the cost of 1 “set” of uniform per Leader / Assistant Leader / Section Assistant / Explorer Scout Young Leader (where no other Explorer Unit is joined) (1 uniform shirt, 1 Group polo shirt, 1 pair of activity trousers) with requests for replacements considered in due course.

Mileage incurred on behalf of the Group can be reimbursed, this is normally paid in the form of fuel costs on submission of a receipt (in exceptional circumstances this may be replaced with a rate of 45p per mile for private motor vehicles. For individuals who use a company motor vehicle the reimbursement rate is 25p). All journeys must be approved in advance by the relevant Section Leader or event organiser, and is on the assumption of fuel usage unless otherwise stated.

Section Accounts

When each Section's Leadership (Section Leaders, Assistant Leaders, Section Assistants and Young Leaders) team discuss and agree each term's programme the budget is considered, and expenditure agreed in principle. All expenditure from Section (not camp) accounts over £100 must be agreed by the Section Leader (SL or CSL or BSL) and at least 1 other person in their Leadership team.

If agreement on an item of expenditure cannot be reached then the matter must be referred to either the Group Scout Leader (Louise Clover), Assistant Group Scout Leader (Lynne Radbone) or Chairman (Nicki Halls) for consideration before action is taken.

All expenditure from Section (not camp) accounts over £500 must be authorised by the Executive Committee before action is taken, such matters should be referred to the Chairman (Nicki Halls) so a decision can be made either via e-mail or at an Executive Committee meeting.

As we have charitable status we are not allowed to accrue funds but due to the significant cost of certain activities in the programme the Sections are not required to spend the entire balance of their funds each term, however they are encouraged not to retain significant funds over the year. Finances are reviewed at each Executive Committee meeting.

There are occasions where certain weekly meeting activities are very expensive and in these situations the Sections Leadership team may request an additional payment from families to assist with the cost. These requests will be kept to the minimum as it is expected that all weekly activities should be covered from the Section funds where possible.

Camps and other day trips etc.

The costs for camps and other day trips are normally charged by attendance, and are budgeted to cover costs.

For each camp / day trip the relevant Section Leadership team must all discuss and agree the approach to be taken for the required number of adults / YLs attending. This will be based on both POR adult: child ratio requirements and the assessment of type of activities taking place. This must then be discussed and agreed with the Group, Scout Leader, Assistant Group Scout Leader and Group Chair where the cost per attendee is £50 or greater. The e-mail to families offering the event must clearly state the approach being taken, and where possible this should be included on the booking system used.

For all day trips or weekend UK camps the costs of the appropriate number of adults and Young Leaders attending (where YLs are attending solely in their YL capacity) is normally factored into the cost for each young person, although on occasion this may come from Section or Group funds.

For all longer camps adults and Young Leaders attending (where YLs are attending solely in their YL capacity) will normally be asked to make a contribution. This may range from an amount to cover food and entry fees (such as theme parks, museums etc) through to the full cost of attendance (especially where abroad).

Whilst the Section Leadership teams are very good at budgeting on occasion a small surplus or deficit may occur, for example where food costs are lower than budgeted or transport higher than budgeted due to an increase in airport, fuel or passenger tax.

Where this happens, and only after any income from the Discretionary Fund has been re-paid followed by any refunds being considered and processed, if the positive balance equates to:

- 10% or less of the fee charged to participants this is retained by the Section (which in effect means the young people will benefit anyway) or in the case of Group / Family Camps or events by the Group equipment fund.
- 11% or more of the fee charged to participants the families will be offered a refund or the opportunity to donate some or all to the Group equipment or Discretionary Fund (depending on which fund needs more support).

Where a loss occurs no refunds will be considered, the deficit for the camp or event will be debited from the relevant Section fund. In the case of Group / Family Camps or events this will be pro rata based on attendees.

Bank / Credit Accounts

Unity Bank

The Group currently operates a current account with Unity Bank (a specialist bank for charities and membership groups etc and is part of the Co-operative Group). This account also provides internet banking facilities.

Sort Code: XX-XX-XX Account Number: 12345678

The account uses “fast pay” which means any payment on and authorised by 3pm is processed on that working day, usually reaching the destination account by the end of the next working day at the latest.

Bank fees are currently incurred on this account at £6 per month, and on occasion on the processing of cash income (Unity provide a card which can be used to pay in cash via the local Post Office, needed for occasional income from bag packing etc). Any interest received from the account is credited to the Group’s Discretionary fund.

To withdraw funds requires two approved signatories or two online authorisations. Any signatory does not sign / authorise any payment due to themselves nor to anyone to whom they are directly related unless there are exceptional circumstances (such as changing signatories limiting the people available to do so)

Glasgow Scout Shop

The Group holds an account with Glasgow Scout Shop, so unless they are out of stock or prices are much cheaper elsewhere this is used for all items that they stock - including all official badges. This means items can be ordered, charged to our account and we then get invoiced monthly and pay direct via BACS from our Group bank account. The following can all use this facility (on-line and by phone) on behalf of the Group – Jess Lockwood, Julianne Ince, Louise Clover, Lynne Radbone and Sarah Cook.

Personal Camp Funds

These are recorded by family, and can be used to cover relevant cost by young people or adults from those families only. Some fundraising activities are organised in part / full with the specific aim of helping participants cover camp fees during a specific period. This may be all profits made or a % of them. In this context it covers any organised Nights Away with our Scout Group - for example indoor sleepovers, all Section camps (UK and abroad) and all Group camps (including Family Camp). When organising such events the date by which such Personal Camp funds have to be used is clearly stated, with any unused funds after that date being donated to Group funds.

The organisers of such fundraising agree how the profits made from the event will be allocated to the families involved. This is often based on the “hours” each family contributes but the organisers can agree an alternative, such as being divided by all of the camp participants even if they do not all help with the specific fundraiser. Any such funds cannot be allocated to another family. If organisers cannot agree then the Group Scout Leader (Louise Clover), Assistant Group Scout Leader (Lynne Radbone), Chairman (Nicki Halls) and the Treasurer (Amanda Foreman) will decide.

To use personal camp funds accrued a family needs to contact the relevant Section Leader and the Treasurer, so that funds can be allocated on records accordingly.

A spreadsheet is used to allocate funds from each event and to track usage.

Review

This policy will be reviewed on at least an annual basis and agreed by a majority vote of the Executive Committee (in a meeting / via e-mail).

Nicki Halls (Group Chair) on behalf of the Executive Committee
22nd July 2017 (updated 28th Sept 2017 just with new Treasurer details)