

Agenda Item 3: 22/23 Budget and Agreement of 22/23 Fees

(The papers presented to, and agreed by, the Committee on 26th July 2022)

Treasurer's Report on Crawley u3a 2022/23 Budget and Membership Fees

1. General comments

The purpose of this report is to set the levels of fees for the 2022/23 financial year, starting 1st September 2022 and an associated expenditure budget.

The budget has been constructed using the assumption and principles approved by the Executive Committee at the meeting on the 28th June 2022 (these are listed in **Annex 1**)

This is the first budget and set of fees to be set post Covid and is effectively a new beginning as the economic and social environments we now live in are significantly different to those pre-covid.

Where possible the budgets have been based on historical or known data, but in some cases a best estimate approach has had to be used. These budgets will be refined over the coming years as the new patterns of expenditure become clear.

The overall membership fee is split three elements, each of which is covered separately in the rest of the report.

- Annual Membership fee
- Room based activity – Attendance fee
- Outdoor Activity – Annual Membership fee.

2. Annual Membership fee

The estimated budget needed to meet the general operating costs of the u3a for next year will be £13,860 plus a provision of £1,730 for the Third Age Magazine, which is payable to the Third Age Trust. Making a total budget requirement of £15,590, a breakdown of which is set out opposite.

Next year's budget requirement is set against the following: -

- increasing inflationary cost pressures - one of the venues we use has already increase their costs by over 20%, with the others likely to follow suit over the course of the next 12 months,
- living with the changes in social activity that Covid has brought, plus the additional health and safety risk issues that now needs to be undertaken when running activities,
- increasing need to be more compliant with national legislation and the general management of risks (e.g., Equality, Diversity, and Inclusion),
- the need to bring the u3a into the post Covid era by starting to widen and increase the range/scale of the activities we offer to members, and
- need to promote the u3a to attract and increase the membership base, for its long-term prosperity and continuance.

As at the 12 July 2022 the number of members was 616. This equates, once the Joint Membership discount has been taken into account, to 566 memberships that will have to fund this cost.

Budget Working Paper - 2022/23

Budget Heading	Budget	Budget	Budget	Budget	Notes / Assumptions
	£	£	£	£	
Management Expense			1,750	1,750	<i>(1,750 = 540 + 50 + 1,160) 1,160 double counted</i>
Committee		540			
Room Hire	240				12 meetings for 2 hours @ £(8.30+20%)
Expenses (6 @ £50)	300				Committee members less membership secretary
Miscellaneous		50			Presentational Cards
Brought in Services					
Accountant / Audit			330	330	Actual £300 plus inflation (10%)
Information Technology			1,160	1,160	
Licenses		1,160			
Beacon	560				83p +10% x 609 members
Zoom	160				Actual £144 + 10%
QuikBooks	360				£30 per month x 12
Website	80				Actual £72 + 10%
Contribution to Equipment Reserve			700	700	Guestimate - general provision
Licenses					
CPA			70	70	July 22 Actual + 10%
Membership & Welfare			2,040	2,040	
Expenses		1,700			Per Management Secretary estimate
Postage	900				
Paper & Envelopes	300				
Other Stationery	200				
Ink Cartridges	300				
Welfare		340			(£200 flowers, £100 cards, £40 postage)
Events & Meetings			4,070	4,070	
Monthly & AGM		1,800			
Room Hire	810				9 meeting for 3 hrs at £30 ph
Speakers	900				10 meetings at £100 pm
Refreshment	90				10 X £10 per meeting
Coffee mornings		300			
Room Hire	270				3 meetings for 3 hrs at £30ph
Refreshment	30				3 x £10
Xmas		440			
Room Hire	120				1 meeting for 4 hrs at £30ph
Xmas raffles	120				Actual £110 + 10%
Printing	10				100 photocopies @ 10p
Refreshment	190				Actual £173 + 10%
Annual Open Day		230			
Room Hire	120				1 meeting for 4 hrs @ £30 ph
Refreshment	10				3 x £10 per meeting
Advertising / Publicity	100				Guestimate
Annual Celebration event		1,300			
Room Hire	1,000				Guestimate
Refreshment	200				Guestimate
Advertising / Publicity	100				Guestimate
Activity Groups			540	540	
Group Leaders meetings		340			
Room Hire	300				4 meeting for 2.5hrs @ £30 ph
Refreshment	40				£10 per meeting
Health & Safety equipment		200			Guestimate
Contribution to Activity groups costs		0			Assumption fees will fully cover costs
Communications			4,000	4,000	
Advertising / Publicity		4,000			£2,300 newsletters (mainly postage) £1,700 advertising
Less: Non fee Income			-800	-800	
Gift Aid		-600			Guestimate
Donations		0			
Interest earned		-200			£20,000@ 1%
NET BUDGET REQUIREMENT			13,860	13,860	
Draw from or contribution to General Reserve				-7,015	<i>This reduces to - 5,855 once account is taken of the double counted IT 1,160</i>
u3a BUDGET REQUIREMENT			13,860	6,845	
TAM charge			1,725	1,730	TAM (369 individuals + 99 joint) x (£3.35 + 10%)
TOTAL BUDGET REQUIREMENT			15,585	8,575	

FEE ALLOCATION					
u3a BUDGET REQUIREMENT				£13,860	£6,845
Expected equivalent Memberships				566	566
				£24.49	£12.10 = Fees for Associated Members
Plus TAM charge				£3.80	£3.80
				£28.29	£15.90
Plus TAT Capitation charge				£4.40	£4.40
2022/23 INDIVIDUAL FEE				£32.69	£20.30

This would equate to a potential fee of £27.54 (£15,585/566), which is a significant increase from the current fee of £6.50. The current fee was reduced from previous years to reflect the impact of Covid on the level of activities being offered.

To mitigate the financial impact of the increase on individual members £7,000 is being applied from the u3a general reserves. This reduces the basic fee to £12.10. In addition, each household will pay a further £3.80 for the TAM magazine, plus a further £4.40 per individual in respect of the annual individual capitation charge from the Third Age Trust.

This level of financial subsidy will not be sustainable for future years, so Membership Fees will have to increase further.

The following table set out the full set of proposed charges, once the Joint Membership discount has been applied. The summary shows a breakdown of the fee into its constituent parts.

Table 1 – 2022/23 Membership Fees

Membership Category	2022/23 Fee £	Breakdown of the fee into its different elements		
		TAT capitation £	Third Age Magazine £	u3a £
Individual	20.30	4.40	3.80	12.10
Joint	31.20	8.80	3.80	18.60
Associate individual	12.10	0.00	0.00	12.10
Associate Joint	18.60	0.00	0.00	18.60

Recommendation 1 – To approve the 2022/23 Membership Fees at set out in Table 1 above.

3. Room Based activity – Attendance Fee

The key variables in setting this fee are:

- the increasing costs of room hire as inflationary pressures impact,
- the number of members attending the sessions, especially with a remaining concern over Covid, and
- need to invest in groups to enhance the learning element of their activities.

The anticipated budget required to run Room Based activities next year is set out on in the following table

Table 2

Room Base Groups Budget 2022/23	
	£
Venue Hire (see Table 3 below)	15,390
Management costs (assumed £20 per group)	520
Consumables (guesstimate based on Annex 2)	1,000
	16,910

Table 3

Groups	Budget	Notes / Assumptions			2021/22 Attendance analysis		
	Hire						
	£	Meet	Rate £ (Table 4)	time hrs	Average members per income returns	Meetings	Total Attendance
Art Appreciation 2	418	21	9.96	2	9	21	189
Art Appreciation 3	366	21	9.96	1.75	13	21	273
Bamboo Pipes	165	11	7.48	2	6	11	66
French	456	18	12.66	2	15	18	270
Poetry	823	22	16.62	2.25	11	22	242
Short Mat Bowls 1 (Mon)	997	24	16.62	2.5	13	24	312
Short Mat Bowls 2 (wed)	997	24	16.62	2.5	12	24	288
Singing for Fun	831	20	16.62	2.5	20	20	400
Topical Discussion 1	383	22	9.96	1.75	7	22	154
Topical Discussion 2	299	15	9.96	2	6	15	90
Ukulele	633	20	12.66	2.5	24	20	480
Book Group 1	159	8	9.96	2	26	8	208
Bridge for fun 1	1,551	47	11.00	3	18	47	846
Bridge for fun 2	1,551	47	11.00	3	16	47	752
Mahjong	525	£1 per attendee			15	35	525
Painting Crafts and Drawing	1,400	35	20	2	21	35	735
Table Tennis	1,562	47	16.62	2	13	47	611
Earth Matters	0	Zoom meetings			9	zoom	
Film Circle	179	9	9.96	2	14	9	126
Folk Dancing	337	9	16.62	2.25	14	9	126
Folk Music/Group	256	9	12.66	2.25	18	9	162
Gardening	348	11	12.66	2.5	42	11	462
Gardening 2	279	11	12.66	2	27	11	297
History	279	11	12.66	2	22	11	242
Quizzing	279	11	12.66	2	22	11	242
Quiz 2	199	10	9.96	2	13	10	130
Science for non-scientists	120	8	9.96	1.5	13	8	104
	15,391						8,332

Table 4 Cost per venue

Venue rental		
Crawley Method Church -St Paul's		
	Hourly Rate	
	£	plus 20%
Main Hall (Room 1)	13.85	16.62
Room 2 (Springboard)	8.30	9.96
Room 6	8.30	9.96
Room 7	8.30	9.96
Canteen (Room 5)	10.55	12.66
Sanctuary (Room 8)	13.85	16.62
Baptist Church (Mar-jong)		
Personal agreement contribution set at £1 per attendee		
Furnace Green Community Centre		
	£	plus 10%
Small Meeting room	6.80	7.48
Three Bridges Cricket Club		
	£	plus 10%
Main Hall	10.00	11.00
Holy Trinity Church		
	£	
Main Hall	15	20

The consumable budget is a new element introduced to provide the resource for groups to procure learning aids and materials to enhance the learning experience of group activities.

The Room hire budget has been constructed assuming that each Activity Group will continue to meet at the same location, for same length of time and at the same frequency as the current year.

In the current financial year, a total of around 8,400 members will be attending room-based activities. Given ongoing concerns over Covid, it might be prudent to assume a reduction in numbers for next year, but this needs to be balanced against increasing overall membership numbers. Therefore, for the purpose of setting the Attendance Fee it was assumed that overall attendance will be similar to this year.

It has been decided that, with immediate effect, Home based groups should be exempted from paying the Attendance Fee, if the group membership number is 8 or below. They will also be excluded from claiming an associated costs. This is to ease the administration on Group Leaders and provide an environment that will hopefully encourage new groups to start small and then grow over time. The overall impact on

attendance numbers will be less than one hundred, which should be matched by new groups starting up during the year.

Based on an assumed total attendance figure of 8,400 for next year, the required Attendance Fee will have to be increased to £2.00 (an increase of 50p or 33 %).

$$£16,910 / 8,400 = £2,01$$

If venue hire costs continue to raise or attendance numbers do not increase, then it is more than likely that a further increase will need to be considered from September 2023.

Recommendation 2 – The Room Based Groups - attendance fee be set at £2.00 for the 2022/23 financial year.

4. Outdoor Activity – Annual Membership Fee

The budget for the outdoor activity groups is set out in the following table.

Table 5

Groups	Numbers per Beacon
	No
Allotment	3
Ambles	39
Amblers Extra	23
Cycling	13
Out & About 1	43
Out & About 2	39
Out & About 4	52
Out & About 5	41
Out & About 6	56
Out & About 7	51
Tennis	4
Theatre	68
Walkers	32
Walkers Extra	27
	491

Table 6

Outdoor Activity budget 2022/23	
	£
Venue Hire (2 meetings per group* x 2 hours x £12.66)	560
Management costs (14 groups @ £20 per group)	280
Consumables (guesstimate)	1,000
	1,840

Costs per member: £1,840 / 491 = £3.75. round up to £3.80.

This year the Theatre, Tennis and new Cycling groups will be included within this classification.

The venue hire costs, assume that all groups, except Tennis and Allotments will need to hold planning meetings, the budget assumes each group will meet a couple of times during the year.

Not all groups incur management costs, so a general budget equivalent to £20 per group has been allowed for.

The consumable budget is a new element introduced to provide the resource for groups to both procure learning aids and materials to enhance the learning experience of group activities. Plus reimburse Leaders for reasonable costs incurred in planning trips and outings, given the increasing need to actively assess and manage associated health & safety and other risks.

The Fee is set by recovering the budget over the total number of Members registered to those group on Beacon as at the 1st September.

Though the Fee is due from the 1st September, it will not become due for payment until the 1st October, this is to provide a clear separation between the process for the collection of the Annual Membership fee and this process.

Outdoor Groups are very popular with the current number of members registered to these groups standing at 491. It is felt that the popularity of these groups will grow during the coming year, but it seems prudent for fee setting to assume that the number will remain the same.

Recommendation 3 – The Outdoor Activity annual membership fee be set at £3.80 per person, per group for the 2022/23 financial year.

(The paper presented to, and agreed by, the Committee on 28th June 2022)

Underlying Assumptions for the 2022/23 Budget

Before being able to determine a financial budget for the coming (2022/23) financial year, there are a number of assumptions and principles that need to be agreed to inform the construction of the detailed budget.

The purpose of this report is to agree those assumptions and principles, to enable the detailed budget to be constructed and proposed Membership Fees and Activity Fees to be considered at the July committee meeting.

This is the first budget and set of Fees to be determined post Covid and is being made in a world that is significantly different in both economic and social terms to that of pre-Covid.

1. Inflation

The general cost of price inflation is increasing at a rate not seen since the 1970's. Therefore, it is safe to assume that the level of costs being incurred this year will not be what the u3a will need to pay next year.

The detail budget will be constructed on the principle of taking what is being paid this year adding a provision for the impact of price increases, then adjusting for any changes in the underlying volumes or demand.

Given the general nature of the costs that we incur (e.g., printing, stationery, postage, refreshments etc) it is difficult to produce any detailed model of inflationary impact. It is therefore proposed to apply a general rate to all general operational costs.

Proposal 1: To apply a general inflation provision of 10% to all general operating costs. Agreed

The largest single cost that the u3a incurs in venue hire costs. We have already seen a 17% increase from Holy Trinity Church for the Painting and Drawing group, with a further 30% indicated from 1st April 2023. Taking their hourly charge from £12.75 to £20.00 A total increase of 60% over two years.

St Paul's and the Friary are our main two venues and they have not yet provided any indication of increasing their charges, but it would seem highly likely that a price increase will be forthcoming before the end of the next financial year in August 2023.

Proposal 2: To build an inflation provision of 20% into the detailed budget for all venue hire costs from the Friary and St Paul's. Agreed

2. Membership Numbers

A key element to setting the budget is the assumption on what the Membership numbers will look like next year. This will be impacted on by a vast number of different issues, including but not exclusively, the impact of inflation on people's disposal income, peoples general feeling of well bring over their future, remaining concerns over Covid, the level of the u3a price increase and whether the developments now being started within the u3a will have a positive impact on recruitment of new members.

This assumption is a 'chicken and egg' situation, but a board assumption must be made to determine an initial level of fee increase, which can then be finessed when the detailed budget is being considered. There are three broad positions/assumptions that can be taken at this time.

1. Assume all the current Membership will renew in September. (neutral)
2. Assume that inflation will impact of people's disposal income and therefore Membership numbers will go down. (reduction)

- Assume that Membership numbers will increase once, the impact of improving our communication and promotion takes effect. (increase).

Proposal 3: For budget setting purposes a neutral assumption on Membership numbers will be used.
Agreed

3. Third Age Trust

The current annual membership is a combination of three separate elements. The u3a element plus two from the Third Age Trust, the annual capitation fee which all members must pay, and the Third Age Magazine (TAM) which members can opt not to receive.

The Third Age Trust does not provide any forward indication as to what their charges are going to be to aid a budget setting process. We must guess at what they are likely to be and levy accordingly. If the guess is wrong than the financial risk lays with the u3a.

To improve transparency for Members to understand what they are paying for it is proposed that the different elements are shown separate on the annual membership renewal form, but this will require a significant reconfiguration of the records within Beacon, for which time will not be available to do before the forthcoming renewal. It is therefore proposal to set a future objective of achieving this separation by the Sept 2023 renewal process. For this renewal process the elements will be shown separately in all budget communications.

Proposal 4: The Annual Membership renewal form from Sept 23 will show the Crawley u3a and Third Age Trust charges as separate items. Agreed, but cannot separate out the TAM (Third Age Matters) element of the TAT charge as this would have implications for claiming gift aid on the membership fee.

Proposal 5: To assume that the Third Age Trust capitation fee and TAM charge will increase by 10% next year, in line with our general inflationary assumption. Agreed

4. Joint Membership Discount

The u3a currently offer a discount for couples who reside at the same address. The discounted offered this year was 23%. The discount only applied to the u3a element of the annual fee. As at the 6th June, 218 of our 616 fee paying members were joint ones

2021/22 Membership numbers

Category	No as at	2021-22	less TAT	Basic	Discount
Associate	12/07/2022	Fee	element	Fee	%
		£	£	£	
Individual	379	10.00	3.50	6.50	
Joint	204	17.00	7.00	10.00	23.0%
Associate individual	19	6.50	0.00	6.50	
Associate Joint	14	10.00	0.00	10.00	
	<div>616</div>				
Total individual members		398			
Total equivalent Joint members		168	218	Joint membership less discount factor	
Equivalent number for fee calculation		<div>566</div>			

The cost of the discount was £3 per membership, a total loss of income of between £600 - £650 per annum. This cost needs to be weight against the promotional, membership levels and inclusivity benefits that it brings.

The following table shows the discount percentage offered by our neighbouring u3a, where a joint membership scheme is operated.

NEIGHBOURING u3a's - Joint Membership discounts	Discount
Reigate & Redhill	11%
Hayward Heath	18%
Dorking	13%

Proposal 6: To maintain the Joint membership discount at a rate of 23% for the 2022/23 membership year, but to review it again before the Sept 23 renewal process. Agreed

5. Equipment / Asset Register

Before being able to convert the u3a Equipment register into an Asset register, a level of value below which items do not need to appear on the Asset register needs to be set. This is called the 'de-minimis' level. It is proposed to set this de-minimis level in line with the payment authorisation level set for full Executive Committee approval, at £100.

Proposal 7: The de-minimis level for the Asset Register is set at £100 Agreed. A separate 'Fixed Asset' de-minimis level of £500 was adopted for the purpose of compiling the Financial Statement.

The Asset register would normally be used to identify when items of significant value would be coming to the end of their useful life and need replacing, provision could then be included in the budget for that year to cover the projected replacement cost. But as the Equipment register showed, the purchase prices for the majority of the current equipment assets are valued between £100 to £500 and the replacement dates for those assets is difficult to determine with any certainty. It is therefore proposed to adopt an alternative approach to providing for the cost of replacing equipment in the detailed budget. The approach would be to set up a specific equipment reserve, transfer an initial sum into that reserve from the general reserves. Ring fence that reserve for the sole process of either replacing existing equipment or to fund new equipment required to support both existing and new groups. Then within each year's detail budget make an annual contribution from Membership fees into the reserve to maintain it at a level required to replace all the equipment owned by the u3a.

Proposal 8: To set up a new specific Equipment Reserve by transferring £5,000 from the General Reserve. Agreed

Proposal 9: To set the initial annual budget from Membership fees for small equipment purchases and contribution to the new reserve at a total of £700 per annum. Agreed

6. Investment

The u3a has a significant level of reserves, which is likely to be able to sustain it for a number of years. Currently the money is being held in bank current accounts because the level of interest earnable on money investments has been extremely low. The increase in inflation has seen investment rates increase with potential earning rates now raising above 1% per annum. It might be time to consider placing surplus cash into a secure cash deposit-based investment.

Proposal 10: To authorise the Treasurer to investigate and report back on potential investment options for any surplus cash. Agreed

7. Activity Groups – Consumable expense

The current Activity Groups attendance fee and the Outdoor Activity groups annual membership fee cover two cost elements, venue hire costs and costs of managing the Group. Any costs incurred on running the Group's activities are to be funded by a separate charge levied on each member of the group.

This approach is difficult to manage from both the Group Leaders administering the recovery of costs and the central management of what costs are or are not “management of the group.”

A questionnaire was sent out to Group Leaders asking them to identify what costs they incur in running their activities, so that a more consistent and transparent definition as to what costs should be included in the definition of management costs could be determined; and then included in the calculation of the Attendance and Management fees.

Responses from 18 Groups were received. **Annex 2** lists their responses.

The list includes items of Health and Safety which should be provided as a matter of course, to ensure compliance with the u3a policy.

Others related to learning. As a u3a our primary objective is to establish an environment for creative self-learning, but the current level of spend on learning aids and material does not seem to support or facilitate this.

Proposal 11: A central provision be included in the budget for the provision of Health and Safety equipment. Agreed

Proposal 12: Annex 4 be approved as the new definition of what costs can be reclaimed by Group Leaders and form part of the Room Based groups Attendance Fee and Outdoor Activity annual management fee. (NB this will replace the existing annex in the P&R Guide to Group Leaders). Agreed

8. Photocopying Charges

The Financial Policy requires the annual setting of standard reimbursement rates that are used by members to reclaim costs they have incurred. The only rate that the u3a has is in respect of photocopying. The current rates are 10p per Black and white copy and 25p for Colour copy. Based on a modern inkjet printer the cost of producing an individual copy, including recovery of the original purchase cost is in the range of 6p to 8p. This makes the current copy rates seem high.

Proposal 13: The Photocopying reimbursement rates for both Black & White and Colour be set at 8p per copy for 2022/23. Agreed

9. Small Groups Exemptions

There are a number of home-based groups with small group numbers, where the cost of administering the collection of income and reclaiming expenses in both financial terms and Group Leaders time and effort is significantly disproportionate to larger groups. It is therefore proposed to introduce an exemption for Home-based groups with 8 or less members from the collection of Room Based Attention fees and from the being able to claim expenses.

This exemption would currently cover 5 groups (Beginning Italian, Book Group 2, Needles, Storytelling 1 and 2). Involving a total of 35 members. As most meet monthly the total income being forgone, after allowing for the standard payment to the homeowners would be approximately £120.

Proposal 14: To approve an exemption to Room Based attention fees for any Home based with attendance from 8 or fewer members. Agreed

Version 3 date - 17th June 2022

Extract from responses received from Group Leaders to the Consumable expenses' questionnaire.

Amblers Extra

- Directions printed for members who do not have Sat Nav or walking in a “black spot” communication area.
- Route map recce printed for Group / Walk Leaders.
- Recce expenses where applicable (bus fares, train fares. NB some of the groups are not yet eligible for Bus Passes.
- Yellow Hazard tabards for front and rear leaders when crossing / walking on roads.

Art Appreciation Group 2 and 3

- DVD hire. (approx. £60 pa)
- Photocopying
- Magazine subscription.

Out & About 7 and The Amblers

- 1st Aid kit, high vis jackets
- Copying route instruction

Walkers Extra

- The only spending I can foresee in the next 12 months will be the replacement of our first aid kit that is always carried on our walks.
- All other costs including trialling a future walk along with the risk assessment are carried out at the walk leader's expense.
- It was discussed some time back that some reimbursement should be made if requested but to date this has never occurred.

Short Mat Bowls Groups 1 & 2

- Bowls Chalk spray. Estimate at 10 sprays per year (£15 per year).

Science for Non-Scientists

- I use my own stamps if needed (rarely)
- Any guest presenters kindly volunteer to do it, so no charge.

Out and About 1

- We don't incur any expenses other than the usual printing of lists and forms of various sorts, sending some messages by post to members without email and generally communicating with venues we are visiting and members. Reimbursement for this has been adequately covered by the £3.00 paid by members which also covers the cost of planning meetings.
- I would question whether the new charge proposed relates to the going out groups at all and perhaps should be levied on just the room-based groups according to their needs, which are very different to ours.

Book Reading 2

- West Sussex Library Service for reading groups - annual fee payable in January

Film Group

- DVD purchase
- Occasionally paper/printing/ink

French

- Magazine Subscriptions

Allotment

- Seeds, trays, and fertiliser.

Plus, four Groups who provided a nil return.

Annex 3

CLASSIFICATION OF EXPENSES

The primary objective of the u3a is to create an environment within which members can be comfortable and confident to undertake self- learning and develop their skills and knowledge.

To facilitate this Group Leaders can claim the following costs in respect of both the management of their Group and the preparation and delivery of the Group's activities.

- Printing/Photocopying for both managing the group and to facilitate the delivery of group activities.
- Postage for sending out communications to Group Members or sending documents/cheques to Executive members (e.g., Treasurer, Secretary, Communications Coordinator).
- The purchase or hire of written or published material for use in group activities.
- Consumables to aid the learning experience during group activities.
- Subscriptions to magazines, libraries and other sources of learning material.
- Costs associated with the preparation of group activities, including scouting/recce activities for trips & events. (Any cost of scouting/recce activity is limited to one person per trip).
- Production and distribution of advertising material for the promotion of the group.
- Hiring in of Guest Speakers to facilitate learning. (Limited to one per year per Activity group).

Costs that cannot be claimed.

- Refreshments provided and consumed during group activities.
- Membership fees to other organisations.

If any individual item of expenditure is going to cost over £20, prior approval of the Treasurer is required before the cost is incurred.

If there is an item of cost that does not fit under any of the above heading, then discuss it with the Treasurer before incurring any costs.