



## HAMPSHIRE SOUTH CENTRAL NETWORK

Minutes of **Treasurers Meeting on Thursday 28<sup>th</sup> April 2016** in Lovedean Village Hall

### **Present**

Sally Ingledew	HSCN Manager	Tony Harrison	Horndean and District
David Lees	Emsworth	Pat Mitchell	Waterlooville
Joy Hammond	Gosport	Pat Chalmers	Waterlooville
Jan Slanson	Warsash	Kevin Stock	Waterlooville
Lincoln Allen	Emsworth	Mike Henwood	Havant
Leslie Hill	Locks Heath	Sheila Simpson	Stubbington
Nick Hammond	Warsash	Alison White	Havant
Anne Hollis	Hayling Island	Andy Forbes	Horndean and District
Tricia Norman	Horndean and District		

### **1. Welcome**

Horndean and District U3A Chairman Marion Wade welcomed everyone to the meeting that she hoped would be enjoyable and profitable. She added that it was nice to see that so many people had attended and that she was sure that we all shared the same aims.

Marion left the meeting and handed over to Sally Ingledew to chair the meeting.

### **2. Introduction**

Sally Ingledew added her welcome to the attendees and introduced the agenda.

### **3. Apologies for absence**

The U3As from Solent, Portsmouth, Portsdown, Isle of Wight, Rowlands Castle, Meon Valley, Chichester sent their apologies.

### **4. U3A Beacon Management System**

Sally said that she has spoken to Lesley Ashman of the Beacon Development Team about how they are trying to resolve the log jam that has arisen as a result of 56 people trying to sign up for the Beacon membership management system following the NEC Meeting on 8<sup>th</sup> April.

Andy Forbes ran through his positive experience of submitting membership records to Beacon for loading into the system, and the ease of entering details of Groups and the excellent help and support he had received from John Franklin of the Beacon team. Lincoln Allen said it only took three days for Emsworth's data to be loaded, but that people who do not use spreadsheets may have problems using the system. Alison White said that the Beacon team will convert data submitted to them if it is not sent to them in their predefined format, although it is important that data headings and descriptions are clear.

Sally said that there was no pressure on U3As to use Beacon following a question about this from Les Hill, adding that is simply provided for people to use if they wish. She also

mentioned some alternative commercial systems that are available together with the costs of using them.

Nick Hammond asked who was paying for Beacon, adding that Warsash U3A have decided to use it. Sally said that the cost, which was small because it had been developed by volunteers and did not require the purchase of any licences, was being met centrally. She added that there should be no ongoing costs following a question from Tricia Norman, and Lincoln said that data storage costs would be minimal in answer to a question from Les Hill

Sally said she had been asked to be a South East Region point of contact to put people in touch with local helpers in the Regional Support Team ('RST') who will refer users to the Beacon Forum and then John Franklin if they cannot help. Lincoln said that the Forum has been very useful and effective and wondered if the RST duplicated what it did. Alison said that the RST may be intended to help people set up Beacon whereas the Forum may be for people who are using it already.

Sally said that Beacon management have issued details about how data protection and its non-disclosure is being managed. Lincoln said that people needed to know how they should use and retain data and Sally said that she would circulate guidance about this. Lincoln said that using Dropbox to submit confidential data was more secure than attaching it to emails, saying that it is widely used in business. Nick gave a description of how Dropbox works.

David Lees said that as Treasurer he has nothing to do with membership and that he keeps all the financial records for Emsworth U3A going back several years in Excel spreadsheets. Alison said that Beacon has extensive treasury functions and can handle several bank accounts. It will also do all the accounting and produce financial reports; however, you cannot use these features if your membership records are not held in the system. She added that Beacon has different categories of member and levels of subscriptions that apply to them. Lincoln said that subscriptions can be paid by PayPal or bank transfer, adding that there is a very good demo system that shows how Beacon works.

Nick described the email function in Beacon which enables emails to be sent to all members or to a Group, or to members whose subscriptions are outstanding.

## **5. National Office financial advice sheets**

These documents were contained in the big blue lever arch file that Head Office sent to all U3A chairmen last year, as well as being available on the website. They include advice on running bank accounts and the advisability of having a second account to keep money for trips and social activities separate from the U3A's main funds. Andy said that money collected for events should not be held in an individual's bank account, as there could be problems if the individual was not available when the money collected needed to be paid out. Mike Henwood said that although he only uses one bank account he records money for social activities separately in his records.

## **6. Claiming Gift Aid**

Tony Harrison ran through all the problems Horndean has encountered trying to claim Gift Aid on its members' subscriptions. He said that although he had signed on to the Government Gateway website and followed all the necessary steps he received the message that his application could not be processed. Pat Mitchell said data needed to be recorded on a

spreadsheet, and Pat Chalmers said that she thought you need to use Microsoft Office 10 but Mike said he had used ODT (Open Document Text) files successfully

Sally asked if someone who had successfully claimed Gift Aid could go through the process with Tony to show how they did it. Pat C offered to do this. Joy Hammond said that although she had been successful in the past she had had problems recently, and thought this might be because HMRC are checking Gift Aid forms signed by members to ensure that they have paid the tax to be reclaimed. Anne Hollis said that people who had paid enough tax in the past may no longer do so because of the recent increases in personal allowances. Joy said that she believed that HMRC claim any tax that fell short of the amount claimed as Gift Aid from the individual.

Lincoln said that the Beacon Forum has information about claiming Gift Aid and Nick added that the guide on the Head Office website updated in January states that a letter needs to be sent to HMRC checking eligibility. David said that HMRC needs to confirm that the person claiming Gift Aid is authorised to do so. Mike said that once the HMRC forms required for the original application have been submitted, subsequent claims can be made using a spreadsheet. He added that Havant U3A had registered as with the Charity Commission before claiming Gift Aid. Nick said that although this is not obligatory if income is less than £5,000, it facilitates the claim, and he wondered if Horndean U3A had registered. Although Tony said he thought that we had, he said he could find nothing in writing to confirm this. Mike said that the Charity Registration number comprises seven numeric figures and must be for the individual U3A and not the Head Office number. Lincoln added that it should also be shown on the U3A's letterhead. Kevin Stock looked at the Charities Commission website and said that Horndean U3A is not registered which may be why it is having problems.

## **7. U3A bank account issues**

Pat C advised against using the banks' account switching process when changing banks as she had encountered problems sorting out addresses when she did this. Instead, it was best to open a new account and then close the old one when it was up and running. She also said that it was best to use the treasurer's address for the business to ensure that correspondence was sent to the correct person. The reason she had changed banks was because CAF (Charities Aid Foundation) Bank were apparently charging 40p per cheque if you paid in more than fifty at a time. There followed a discussion about the extent to which Lloyds and Barclays check details on cheques paid in and the benefits and drawbacks of requiring details to be exactly correct.

Pat C said that Waterlooville has an interest bearing account for spare funds.

Nick said that Warsash make payment by BACS which allows for two signatories. Lincoln said Emsworth has one signatory for payments to regular suppliers.

## **8. Use of standing orders and internet payments for membership subscriptions**

Kevin said that Beacon contains advice about how to set up a PayPal Account after Sally said that they wanted to set one up and wondered what email address to use.

David said that he collects subscription cheques from Emsworth during January to March and pays them in in April. He does this so that he knows how many members they will have in the coming year and so that the money collected does not go into the current year's accounts. He was advised that this was risky and that his household insurance might not cover their loss,

and that it would be better to pay them in and record the money as a prepayment. Andy said that members could set up the payment of their subscriptions online specifying the date they are to be paid and informing the treasurer that they had done this. If members put their membership number in the reference field of their online payment the U3A bank statement would show this as well as the name of the account from which the payment was made.

Tricia asked if anyone had a debit card for their U3A's bank account and Sheila Simpson said that she had applied for one.

## **9. Any Other Business**

Nick said that Warsash U3A has only recently been set up and has no assets, relying on contributions from members. They want a loop system for their hall and wondered if they could buy one with other U3As to share the cost. Sheila suggested asking the hall owner to install a loop system but Sally said that digital hearing aids may not work with these systems.

On the subject of checking required for annual accounts, David said that U3As with income over a quarter of a million should be scrutinised while those with income over half a million pounds should be audited.

In conclusion, Sally thanked everyone for coming to the meeting which she hoped they had found useful.

## **10. Next Meeting**

It was agreed that a meeting for Secretaries would be useful as well as another meeting just to cover Beacon, possibly at the end of June.

Sally added that National Workshops can be organised locally if more than 40 delegates will attend.

The meeting ended at 12:10pm.