

# U3A

## SOUTH CENTRAL NETWORK

### Notes of the SCN Treasurers Meeting

held on Tuesday 24th April 2018

at the Emsworth Community Centre, North Street, Emsworth PO10 7DD

Present: Sally Ingledew (SI) – SCN Manager; Les Pallett (LP) – Chairman Emsworth; Alan Cox (AC) – Treasurer Emsworth; Les Hill (LH) – Treasurer Locks Heath; Anne Hollis (AH) – Treasurer Hayling Island; Margaret Stanger (MS) – Treasurer Havant; Shelia Simpson (SS) – Treasurer Stubbington; John Ponting (JP) - Treasurer (Designate) Stubbington; Barbara Spiegelhatter (BS) – Lady Chair Portsmouth; John Blaber (JB) -Treasurer Ems Valley; Tricia Norman (TN) Treasurer Horndean; Sandra Hodgetts (SH) – Treasurer Rowlands Castle; Graham Dandy (GD) – Treasurer Elect Meon Valley; Kevin Stock (KS) – SCN Administrator Waterlooville; Barbara Legg (BL) –Treasurer Waterlooville; Bunty Davison (BD) – SCN Report Secretary.

1. The Emsworth U3A Chairman (LP) who was hosting the Meeting welcomed Sally Ingledew and the Group representatives to Emsworth Community Centre.
2. Sally Ingledew gave a brief introduction regarding the Agenda items and confirmed that questions would be welcomed due to the limited number of Agenda items to be discussed. Although Income and Expenditure was one item to be discussed SI suggested each Group representative should share experiences and describe their roles as Treasurer plus existing links with their Membership Secretary regarding financial issues.
3. AC – Emsworth: Although this was considered a small U3A Group the Treasurer reported a book style file and the Beacon membership system is used. The Membership Secretary collects the cheques and passes them for presentation at the Bank. The Membership Secretary is very efficient with only one Main Account and one Social fund is managed. A question asked was should the Social fund account now be deleted due to the new National Trust guidelines recently issued. Advice on this would be received at the forthcoming Finance Workshop.
4. GD - Meon Valley: As a very recently elected Treasurer – no comments to be reported.
5. TN – Horndean: Both Treasurer and Membership Secretary are involved at present with the management of the membership funds. This works well and help is always available. The membership is 200 and this was considered to be quite manageable reference any financial issues.
6. SH – Rowlands Castle: It was reported this is a small Group comprising of 160 members and the Beacon system is used.
7. JB -Ems Valley: Second year as Treasurer and the Group has a membership of 400. Beacon system is not used but a double entry system issued as a record package. The Membership Secretary passes on the cheques. Two Bank Accounts operate - 1

Business Account and 1 Social Account. It is intended to continue with this for membership records since a separate reporting accounting system would be in line with the Charity Commission regulations.

To keep within the regulations the Group leaders/co-ordinators are apprehensive concerning the loss of control of their own funds - eg. The Wine Group – each member pays £50. annually and members travelling on a U3A Group trip can pay a possible £700.00 for such activities/ holidays. It appeared all such funds now will be going through a central account.

8. LH – Locks Heath: Funds being handled by individual Group Leaders and petty cash is made available to cover expenses although a petty cash limit does exist. The Beacon system provides a control sheet for examination at the end of the financial year. A suggestion was noted that a 50p. per member be considered as Group collections reference National Trust office advice concerning tea and coffee payment funds.
9. LP – Emsworth: Discussion took place concerning their 'Pub & Amble' Group and refreshment funds which could be individual payments. Also members visiting Garden Centres - for example - although really a Group activity individual payments are made by members and the Group leader would not collect the money. The fact that Group activities not requiring cash for a Group entry this situation would be not be classed as a U3A meeting reference insurance cover. Due to this discussion SM (Havant) stated therefore Theatre Group meetings would be identified and this ruling would apply. SI suggested this to be a discussion item at the John Ellison's Financial Workshop on 2<sup>nd</sup> May 2018.
10. BS – Portsmouth: BS would be Chair and Treasurer until the end of November which would see the end of her term of office. Membership of 210 was noted and as Treasurer has two accounts to manage - a Community Fund account but no Group Leaders/Co-ordinator accounts. A subscription membership fee of £40. 00 was reported and as this Group operates as a Learning Group, costs relating to centre charges are covered by the subscription fees.
11. SS and JP (Out-Going Treasurer and In-Coming Treasurer) – Stubbington: It was noted there were 500 members and 2 Bank Accounts are managed – a General account and one being a 'Reserve' account to gain interest. A £50. 00 limit regarding Petty Cash funds can be used in line with a bank debit card which was considered useful and Barclays Bank is used for this facility. Previously Lloyds Bank was used but to be unsatisfactory so the Group transferred to Barclays Bank and received compensation reference the change. Chairman and Treasurer have access to debit card transactions and the 'on line' banking facilities.
12. MS – Havant: Membership of 250 and one bank account and the Beacon system is used for membership transactions although spreadsheets had been set up previously by the Treasurer. The present system works well with the Membership Secretary handing the forms and money passed to the Treasurer. A query relating to the spreadsheets being kept on a lap-top was noted since who could have access to the files and back-up details? The question received a reply that the details were kept on an external hard-drive and 'I Cloud' was suggested by SI also as a suitable solution. Four Committee members have access to the membership details and privacy statements were being dealt with by the Membership Secretary.

13. AH – Hayling Island: AH had been Treasurer for the past fifteen months and reported that TSB On-Line Banking operated but no debit card facility was available for use as purchases were agreed by the Committee. One Savings Account is used to cover the sale of books, business trips, Outings and other similar expenses and a Lottery Account also exists. The Membership Secretary does not use the Beacon system but is dealing with DPR details on-line. The Membership Secretary manages the 500 members subscription fees by use of a spreadsheet and drop-box system. Sixty interest groups are supported and the group leadership details are still being investigated. The issue of Group cheques requires two signatures.
14. LH - Locks Heath: A membership of 250 was reported and normal financial reports are provided. Two Bank Accounts are managed – a Social and Events Accounts -eg to cover the venue hire charges, Christmas lunch payments and one Main Account is administered. Commenced on-line banking in January 2018 and the Beacon system had been used since November 2017 which was considered to be fine. The Membership Secretary passes on the cheques for banking. A Debit Card is available for each Account and possibly only used reference an urgent payment – eg. for a members’ trip to Hampson Court. Use of BACS for some trip payments and the Guidelines issued by the Third Age Trust reference debit card usage had been noted.
15. BL – Waterlooville: Two Treasurers manage this Group’s finances – Mark Dancy (Treasurer), who manages the Business Account covering main payments and a Reserve Account. BL (Groups Treasurer) read to the meeting two job descriptions covering MD’s role and her own and reported she managed two other accounts - the Social Account and an Outings Account. The Social Account was able to provide the Group Co-ordinators details of their individual accounts when required. Fifty groups meet at outside venues involving invoices for hire charges. This can involve numerous payments to be made by cheque and for information during April - to date - BL had written and posted approximately fifty cheques to cover venue payments. The NatWest on-line banking system and the Beacon system is used but no debit cards are in use.
16. Due to the comments and views having been shared SI noted that more detailed information was required regarding the Beacon system and the variation of bank accounts being managed by the different groups. This to be clarified by John Ellison’s Workshop due to take place on the 2<sup>nd</sup> May 2018.
17. Income & Expenditure Amalgamated – Third Age Guidelines: LP – Emsworth had suggested this item should be discussed. It was felt some uncertainty existed regarding what the Third Age Trust required from Groups reference this issue but again it was noted that this would be a discussion item on the forthcoming John Ellison’s Workshop agenda. It was queried what information was required to be reported in order to comply with the Charity Commission regulations and any implications relating to accounting procedures covering social activities. ACTION – Agenda Item re 2<sup>nd</sup> May 2018 Workshop Meeting.
18. The following financial issues were noted and required discussion – some of which would be discussed re - Agenda items - 2<sup>nd</sup> May 2018 Meeting.  
SH (Rowlands Castle) queried Gift Aid submissions reference a membership income less than £5,000. and the Charity Commission registration regulations.  
Treasurers’ Guidelines was requested since such advice had not been included in the November ‘Financial Matters’ information.

Details covering paid speakers and tutors for certain activities to be clarified.

Groups who maintained their own accounts not permitted to do so but act as a 'collection point'. These cheques being passed to the Treasurer on a monthly basis but in future could involve the transaction of many cheques.

Explain and give details about Group activities and co-ordinators managing their own accounts and the necessity to outline accounting procedures and what is allowed. A query being made - is it acceptable for cash payments to be paid direct to venue accounts? It was felt that cash payments reference venue hire charges can provide problems.

BL (Waterlooville) stated that Group leaders/co-ordinators who receive cheques in their individual names could not be accepted as good practice. Group leaders should not maintain their own accounts to cover U3A activities.

A difference of opinions due to existing discrepancies were expressed regarding the above issues which had been identified by some members.

SI suggest the 'Pay Pal' system might be an alternative method for the payments covering members activities and U3A events.

Various facilities available by use of the Beacon system to be considered and could resolve some items which had been discussed.

Some negative replies were expressed regarding the use of Direct Debit payments for members' subscriptions. One member reported that when considering payments by Standing Orders one bank was said to favour Direct Debit payments.

19. Allowances and Insurance: LH – (Lock Heath) felt discussion relating to the payment of Group leaders' expenses and the business use of motor vehicles for U3A activities and events would be helpful. The question of Insurance and allowances would be considered at the forthcoming Workshop on 2<sup>nd</sup> May 2018.

The current mileage allowance of 45p per mile was noted.

It was felt that insurance cover was dealt with by the payment of capitation/national membership fees. Groups therefore registered through the Third Age Trust received insurance cover and also by their individual Group's constitution.

For information it was noted Cambridge U3A who have a 3,000 membership operates as an entirely separate organisation and therefore it would be necessary for this Group to negotiate their own insurance cover.

Paid up members of a Group do automatically receive insurance cover. It was stated that insurance cover is also the reason that it is necessary for a Visitor's Register always to be completed reference attendance at Meetings.

It was considered it would be most useful if a statement could be issued identifying what circumstances are not covered by a Group's insurance reference Speakers and although paid Tutors should not be encouraged. They should hold their own insurance cover when working for a specific U3A activity.

20. Bar Coding Membership: A question was raised regarding the use of this form of membership identification. AH (Hayling Island) stated this was used for new members and LH (Locks Heath) reported that a bar code reader had been purchased by his Group and it was acceptable when managed within the Beacon system.
21. Generic E-Mail Addresses: A query was raised relating to the use of this distribution facility for e-mail addresses. It was noted for information that a link could be provided by a demo system used in conjunction with the Beacon system facilities and could be a solution to this question. SI agreed to action the query.

22. Portsmouth Quiz Night: BS (Portsmouth) reminded the Group that their Fun Quiz 'n' Chips Night would be held on Saturday 19<sup>th</sup> May 2018 and individual Group quiz teams would be welcomed.
23. GD (Meon Valley) asked if confirmation could be given regarding the Financial Workshop due to be held on 2<sup>nd</sup> May 2028 or would a change of date be necessary. SI agreed to action this request and would be confirming details.
24. Report Notes of Meetings: Reference the distribution of 'blind' e-mail I address distributions when attaching copies of the notes, it was agreed and confirmed that there were no objections to e-mail addresses being shown on such circulations. KS (Waterlooville) stated he would be willing to receive the Treasurers' e-mail addresses for the future.

The Meeting closed at 3.55 p.m.