



PAYMENT INFORMATION

Dear Parent/Carer

Welcome to 30th Warrington (Penketh Methodist) Scout Group.

This purpose of this document is to inform you of how to pay for subs and activities at 30th, and give you some information about how things work with regards to payments. Please keep this document as you may need some of the instructions on how to pay at a later date.

1. Membership Subscriptions / "Subs"

Subs are paid monthly by standing order.

Subs are actually an annual charge which we divide by 12 to make a monthly payment for everyone's convenience, so you will find that you are paying subs even over holiday periods. Please do not cancel subs over Summer or Christmas.

1.1 Details on how to pay subs

Sort Code	77-51-16
Account Number	28226360
Account Name	30th Warrington (Penketh Methodist) Scout Group
Bank	TSB Bank
Payment Date	7th of the month
Amount	£11 per month
Reference	<i>SurnameBirthdatein6digitformat</i> Examples: If your child's name is Tom Smith born on 4th May 2010, use the reference SMITH040510 If your child's name is Lucy Brown born on 12th December 2011, use the reference BROWN121211

Each child in the group must be set up with a separate standing order payment with a unique reference. If you have more than one child in the group, please do NOT pay for them in one payment.

1.2 Commencement of Payments

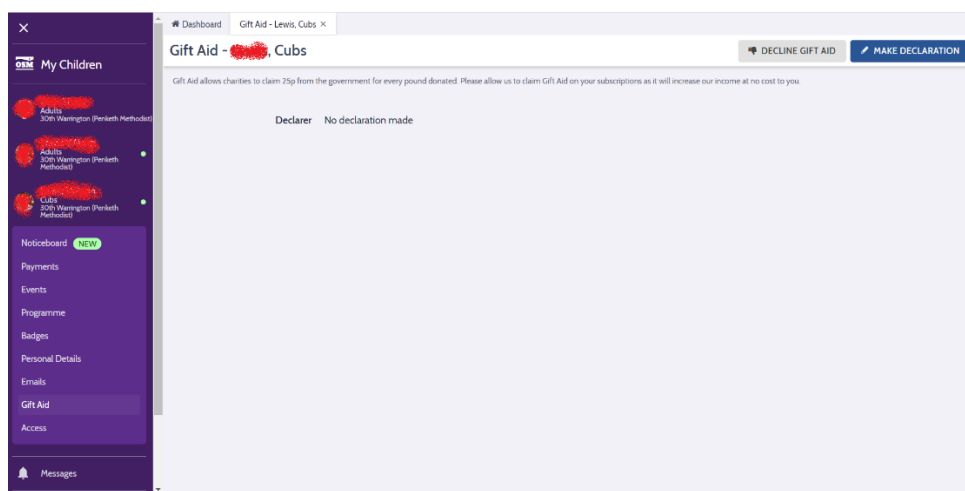
When your leader has indicated to you that your child is ready to be invested, you should set up the standing order commencing the next 7th of the month. Your child will be invested after the first payment has been received and the gift aid declaration has been completed to indicate whether or not we can claim gift aid on your subs.

1.3 Gift Aid

Gift aid is a government scheme that allows us to reclaim 25% of the value of the subs you have paid to us. **This is at no cost to you** but it is extremely vital to the running of the group. Without the ability to claim gift aid we would probably have to put up our subs 20-25% to cover the running costs of the group. Usually we run at 90-95% of the group who have completed the gift aid declaration allowing us to claim gift aid.

In order for us to claim gift aid on your subs, we need you to have completed a simple form on the OSM parent portal – it is essentially just your name and address. Even though we already have that information, it needs to be completed on this particular form to be accepted by the tax office.

To do this you can click on your child's name in the parent portal, then click on Gift Aid.



If you ARE a taxpayer, please click on MAKE DECLARATION and complete the information below. This should take you less than 30 seconds.

Gift Aid

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax in the current tax year than the amount of Gift Aid claimed on all my donations it is my responsibility to pay any difference.

I understand that the group will be given 25p for every £1 that I give for membership fees.

I confirm I would like all past (within the last 4 years), present and future donations to be included for Gift Aid for 30th Warrington West (Penketh Methodist) Scout Group.

Title

Tax payer's name

House name/number

Post Code

Agreement I agree to the statements above.

If you ARE NOT a taxpayer please click on DECLINE GIFT AID. Doing this will stop us sending you future emails asking you to complete the gift aid form.

If you do not decline and do not make the declaration we will periodically send you a link via OSM which you can click on to fill in the form. **Please either decline or fill it in, then it is not generating extra work for us to chase it up.**

It is vital that as new people join the group we get as many as possible to sign up, as if we didn't we would start to lose income as people left the group and we would have to increase subs.

1.4 When your Child Leaves

If your child leaves the group you must cancel your standing order. **We cannot do this – it has to be you that does it.** As treasurer I usually spot if someone has left but are still paying and will send you a reminder to cancel, but we cannot refund subs that have been paid after your child has left.

Note: If your child leaves to go to another group, or to move on from Scouts to Explorers, please be aware that these groups are completely separate to our group with their own financial arrangements. You must cancel your standing order with us and find out the payment details for the new group.

2. Paying for Activities

Activities like camps and trips must be paid using our management system OSM (Online Scout Manager), which you will be given access to for the purpose of signing up to things, updating your child's information and paying for activities.

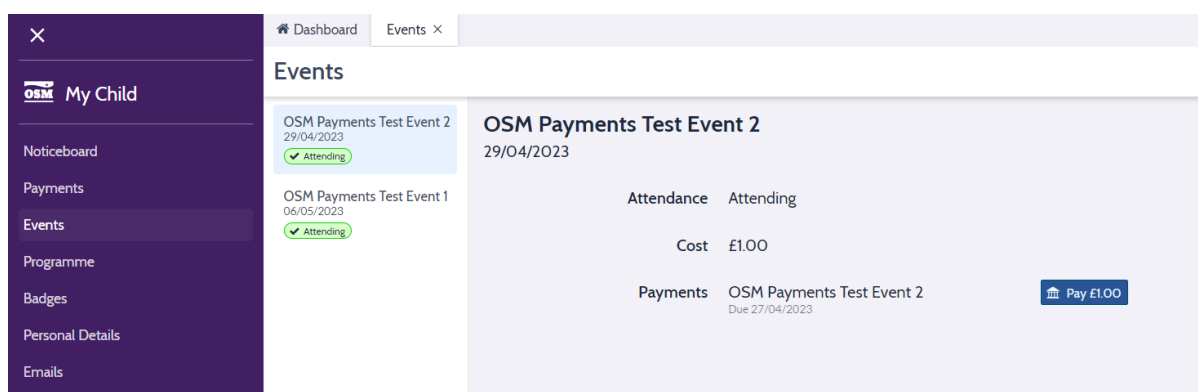
There are advantages to you of paying via OSM

- You will get reminders if you forget to pay.
- You can easily check if you have paid by looking in the parent portal, without having to check your bank account or asking us.
- You can set up automatic payments called a "subscription" (this is optional), so anything you sign up to will automatically be paid at the right time without you having to do anything.

2.1 What to do the first time you use it

You sign up to an event in the usual way via the Parent Portal.

At this point you can click on the button to pay straight away if you would like to.



FOR THE FIRST TIME ONLY, when you click on the PAY button you will be prompted to ADD ACCOUNT which will take you to the **Go Cardless** site where you enter your bank details to set up a Direct Debit mandate. When this is complete you will be returned back to OSM.

Go Cardless is the organisation that processes the payments and deposits the money in our account, so you will receive emails from them from time to time regarding your payments.

This will initiate your payment and there is nothing else to do. The payment will only be taken around the date the payment is due. You should receive emails from Go Cardless telling you when the payment will be taken.

If you didn't click PAY straight away, you will get an email sent from OSM prompting you to pay by the required date. Follow the instructions above when you do this. (If you did pay straight away, you may find you have still got this email as it was sent immediately.)

2.2 Future Payments

Once you have set up the Direct Debit, it is as simple as clicking on the PAY button when you are ready to pay. There is no need to enter any bank details. The payment is automatically initiated. The payment will be taken around the due date and you will receive emails from Go Cardless informing you when the payment is to be taken.

There are further options available to you

- 1) If you have multiple bank accounts that you may use to pay for camps, when you click on PAY you have the option to add another account and set up another Direct Debit. This then allows you to choose which account you want to pay from.
- 2) You can set up a "Subscription". This means that any events you sign up to will automatically be paid by Direct Debit from your account when the payment is due, so you won't need to worry about forgetting to pay.

To set this up

- Click on PAYMENTS on the left hand menu
- Click CREATE SUBSCRIPTION in the top right
- Select the account to make the payments from and click SAVE

If at any time you want to cancel the subscription just click on CANCEL PAYMENT AUTHORITY in the top right.

The PAY button will change to show the status of your payment. For example it could change colour and name to "Initiated", "Submitted", "Paid" etc.

You can click on the PAYMENTS option in the purple menu on the left hand side to see the status of your payments.

3. Late Payments

The easiest way to pay is to set up a subscription. Once you have accepted an event you can forget about the payment as it will happen automatically.

If you choose to use the method of using the PAY button, please try and pay by the due date. If it goes over the due date you will receive up to 3 automatic reminders. If you still have not paid, and we have got to the point of having to book/pay for children, your leader will send you one final personal reminder. At that point if payment is not forthcoming in the next 24 hours your place will be cancelled and any deposit will be lost.

4. Refunds

If you sign up for something and pay, you are considered to be financially committed to it and we would not automatically refund if your child does not attend. However, if there is a genuine reason e.g. a broken leg! (not simply that you have changed your mind) and there is no financial impact on the group or other people attending the event, we do try to refund if possible.

As there is a financial overhead due to fees of using OSM, if you were to request a refund and this was agreed, there may be a small deduction to your refund to cover any fees we have incurred. It depends at what point in the process you request the refund. I cannot give you an exact percentage as it will depend on the amount being refunded, but it will be roughly 3-6%. The smaller the amount to refund – the more the percentage will be.

Please be aware that processing refunds involves extra work for our volunteers, so they should only be requested in extenuating circumstances.

5. Occasional Payments by Bank Transfer

On occasions we may ask you to make payments by bank transfer rather than using OSM. This would be to the same bank account that you pay subs to, and we would give you a payment reference to use so we knew what that payment was for.

Examples of this are if you are paying for optional groupwear (hoodies), or if you are paying a refundable equipment deposit. In these cases, we wouldn't want you to pay extra costs due to the OSM fees.

If you have any questions regarding anything to do with subs or payments, please feel free to contact me at any time.

Many Thanks

Kath Shaw (Treasurer)

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