



Standing Financial Instructions

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Overview

The District Trustee Board is responsible to the District Scout Council for the financial management of the Charity to ensure the raising, committal and spending of funds are available for and only used to support the aims of the Charity.

This document outlines the policies and processes the District Trustee Board will follow to achieve this and applies to all District entities i.e., Explorer Scout Units, Network, Coombe Farm Campsite, District Programme, Support and Volunteer Development Teams, and any District Events..

Financial Reporting Principles

The district will adhere to the following accounting reporting principles:

- The District's financial year runs 1st September to 31st August
- A summary of the District's accounts should be presented at each District Trustee Board Meeting
- The Annual Report and Accounts will be presented for approval by attending members of the District Scout Council at the AGM.

Bank Accounts

All monies received on behalf of West London District Scouts must be paid into a District bank account as soon as it reasonably possible. Under no circumstances must any monies received be paid into a private bank account.

All bank accounts operated for / on behalf of West London District Scout Council must:

- Where possible incorporate "West London District Scout Council" within its title
- Have a minimum of two signatories for withdrawals
- Have the District Treasurer as one of the authorised signatories

If Debit cards are offered as part of the account, these must not be used as it does not allow for two signatories for withdrawals.

Any account operated for / on behalf of the District should not have a balance of greater than £85,000 at any one time. This is to ensure that the accounts are protected by the Financial Services Compensation Scheme.

District funds can be held in a readily accessible interest-bearing account to maximise the benefits to the District.

Account Signatories

There must be a minimum of 3 signatories on all District bank accounts. Unless agreed otherwise these signatories should be:

- District Treasurer
- A minimum of 2 other people

Other signatories can be added to District bank accounts by approval of the District Trustee Board, however, no signatories should be related to, or in relationships with another signatory,

Budget Management

The District Trustee Board is responsible for preparing and approving the Annual District Budget, with the budget for the next financial year needing to be approved by the trustee board.

The District budget must ensure that we are able to cover the financial years operating costs. These operating costs

include all known and reasonably expected expenses, e.g. insurance and the HQ and County elements of the annual membership fees for all members of the District.

When exercising their responsibilities to manage a budget with the District, the Trustee Board will approve and allocate funding to budget lines within the following framework:

Budget Principles

- The Trustee Board may create budgets for specific purposes, and they will form a part of its overall budget statement.
- An outline of Budget Lines can be found in Annex 1
- Each budget line will have a 10% contingency allocated to it, the treasurer should be alerted if there is spend against the contingency
- Each budget line will be assigned to a named owner.
- All budget owners are expected to show good judgement when spending District monies
- All spending from budget lines must be documented and accompanied by receipts / invoices and submitted to the District Treasurer. This may either be via use of a District Expenses Card, or via invoice from the supplier to the District.
- Expenses will be recorded on the Expenses Claim Form (DF03) and Inclusion Fund Claims on the Inclusion Fund Claim Form (DF04).
- Where the budget owner believes it will exceed its limit, they must report this to the District Treasurer at the earliest opportunity.
- Should a budget owner, or member of the Trustee Board believe they have a conflict of interest when voting for, or spending a budget, they must declare this to the District Lead Volunteer and District Chair, so that arrangements can be made for the person with an interest to be precluded from decisions in relation to the conflict.
- When creating, or managing a budget, members must not contrive to disaggregate spending to avoid the spend controls laid out below.

Budget Revision

If a budget is expected to vary by an amount greater than 10% of the original budget (either up or down), the District Treasurer must be notified and informed of the reason at the earliest opportunity.

Requests to amend the approved budget must be forwarded by the Budget Owner, to the District Treasurer for District Trustee Board consideration.

Revisions to the overall Annual District Budget, including the creation of a new Budget Lines, must be submitted to the Trustee Board for approval. The revised budget is used only after approval is given by the Trustee Board.

District Events Budgets

It is the policy of the District Trustee Board that the majority of events that is run on behalf of the District (e.g., Sectional District Camp) will operate on a 'break even' basis, regardless of the total income & expenditure of the event. Where there is an intention to run an event at no charge to the participants, this should be made clear on the District Event Proposal Form (DF02),

A budget for a District event must be prepared on the District Event Proposal Form (DF02) and sent to the District Trustee Board for consideration / approval at their next meeting. Budgets **MUST** be approved before the fee for the event is publicised or bookings are taken, however the date can be publicised.

Event budgets must be approved by the District programme team leader/s before submission to the Trustee Board.

Budgets should include a contingency of 10% of planned expenditure, unless otherwise agreed by the District Trustee Board.

The event must be managed to the agreed budget and no commitment may be entered into which does not represent the agreed budget. Material variations to the approved budget or any variation in the budget which would see the event make a loss must also be raised with the District Chair and District Lead Volunteer at the earliest opportunity.

Full accounts for the event are to be drawn up and passed to the District Treasurer as soon as possible and within 6 weeks of the event end. If final figures are not available, an interim report must be sent at the 6-week mark. The person responsible for ensuring this happens will be recorded on the District Event Proposal Form (DF02).

The report should identify the income received and expenditure, which must clearly show expenditure items rather than aggregate items under individual expenses. Any surplus money from events will be redistributed by the District Trustee Board on a case-by-case basis. Consideration will always be given to how surpluses may be used for the benefit of the age group concerned. Where there is a significant surplus of £20 or more per paying participant, this will be returned to the participants.

Spend Controls

These spend controls apply to any spend on pre-agreed budgets. Where spend is outside of an existing budget then all spend requires approval from the Trustee Board. The board may agree differing spend controls or processes for specific items (such as the use of an insurance broker, for insurance premiums) where there is a commercial advantage or business need,

Individual spend up to £500

- These amounts may be spent by a budget owner without further approval.
- There is no requirement to obtain specific quotes or estimates for this expenditure, but it is considered good practice to do so.

Individual spend between £500 - £5000

- These amounts may not be spent or committed to by a budget owner without further approval.
- The budget owner must obtain three quotes or estimates for this expenditure and present them to the District Lead Volunteer for approval. Where the budget owner is the District Lead Volunteer, the quotes or estimates will be presented to the District Chair for approval.
- There is no requirement to accept the cheapest quote, instead they should consider the best value for money within the budget allowed, and should include considerations for environmental impact, and use of local business to support the community.
- The production and decision about quotes or estimates may be done via email to ensure that quotes do not expire, and projects may continue in a timely manner.

Individual spend over £5000

- These amounts may not be spent or committed to by a budget owner without further approval.
- The budget owner must obtain three quotes or estimates for this expenditure and present them to the District Trustee Board for approval.
- There is no requirement to accept the cheapest quote, instead they should consider the best value for money within the budget allowed, and should include considerations for environmental impact, and use of local business to support the community.
- The production and decision about quotes or estimates may be done via email to ensure that quotes do not expire, and projects may continue in a timely manner.

Emergency Fund

- The District Trustee Board will allocate £1000 for emergency funding, and it will form part of its overall annual budget statement.
- It will be allocated jointly to the District Lead Volunteer and District Chair, and its use is entirely at their discretion. They should act in agreement to its use, but should time be of the essence then either may act alone.
- When used, this must be reported with a clear rationale for its use, to the Trustee Board at the earliest opportunity.

14-24 Accounting

Within the 14-24 Team, the Explorer Scout Units & Scout Network are self-financing however the District Trustee Board has overall responsibility for their finances.

It is not the role of the Trustee Board to become involved in the day to day running of the Units and it is therefore the responsibility of the 14-24 Team Leader to ensure that their Units operate in a prudent manner. The Team Leader of each Unit is responsible for the Units finances. This can be delegated to another individual with the 14-24 Team Leader's approval.

The 14-24 Team is not expected to submit an annual budget to the Trustee Board for approval, as long as they are not requesting funds from the District, as their income and expenditure fluctuates based on the number of members within the Units.

The annual income and expenditure of the 14-24 team should balance and be neutral where all normal expenditure is covered by all normal income. In the event of any excess income over expenditure, this is retained by the 14-24 team in following financial years. If it is envisaged that the team will make an overall "loss", the 14-24 Team Leader must inform the District Chair at the earliest opportunity with an explanation as to why. If there are available funds, from any excess income from previous financial years, these may be used to cover the "loss" with District Chair approval, who will inform the Trustee Board at their next meeting.

Cash received at a specific activity may only be used to defray expenses of that same specific activity if the 14-24 Team Leader has so authorised beforehand and if a proper account of the receipts and payments is kept. Any remaining cash must be deposited in the units accounts at the earliest opportunity. The Team Leader of the Unit must nominate an individual to be responsible for this cash until it has been received by the units account. They can nominate themselves as the individual.

Expenses

It is accepted as a principle that volunteers acting on behalf of the District should not be financially disadvantaged when carrying out their duties and volunteers are therefore entitled, and encouraged, to reclaim any expense incurred in carrying out their role.

Claims must be supported by receipts and follow the guidelines below.

Travel

It is accepted that most transport used for District business will be via public transport, private vehicles, or taxis. If a volunteer needs to use a different form of transport, this must be discussed with a member of the District Leadership Team who will advise on the best course of action.

Use of private vehicles

Volunteers are entitled to claim mileage when using their private vehicle for travelling on District business. Mileage claims should state the date of the journey, the activity / event and the distance travelled. Mileage will be reimbursed at the authorised rate, which is currently 45 pence per mile for cars and vans and 24 pence for motorcycles, plus 5 pence per passenger per mile. Essential car parking charges will be refunded and therefore a ticket or receipt should be produced.

Where there is a need to travel a further distance to undertake the journey than the shortest distance, the reasons should be outlined (such as if there are road closures, avoiding traffic delays etc).

Tube / Train / Buses / Coaches

When booking / purchasing tickets, the most cost-effective options should be considered. This includes booking online, booking as early as possible and where possible, travelling off-peak. Fares will be reimbursed at cost and therefore a ticket or receipt should be submitted.

When using Transport for London Services, screenshots from the TFL app should be used to show payments undertaken by Oyster Card or contactless payments.

Taxis

Taxi fares may be reclaimed when other methods of transport are not appropriate, taking account of cost, time, and security constraints. They should be used sparingly. Receipts should be provided.

Operational Expenses

The following will be reimbursed:

Postage: At cost. Letters and parcels should be posted at the cheapest rate, which will usually be 2nd Class.

Telecommunications: The District will pay for telephone or mobile phone call charges whilst being used for District business. Itemised bills must be provided to support the expenses claim.

Broadband: Excess charges where District business has caused these to be incurred.

Stationery: At cost

Printing: 9 pence per page printed in black & white, 25 pence per page printed in colour, or that as charged by employer.

Photocopying: At cost, or that charged by employer.

Hospitality

If the need arises for a volunteer to claim hospitality expenses, the volunteer should discuss this with the District Lead Volunteer or District Chair before the expenses are incurred. The exception to this is for reasonable refreshments for a meeting e.g., tea, coffee & biscuits.

Cash Floats / Advances

In the main, cash floats / advances are discouraged for ease of financial reporting. A float or advance can be approved by the District Chair in conjunction with the District Treasurer on a case-by-case basis.

Pre-Paid Cards

Pre-Paid cards are the preferred format of making sure that volunteers acting on behalf of the District are not financially disadvantaged as it provides a secure, transparent method of giving District funds to volunteers to make purchases with.

Cards can be issued to any volunteer with a District role with approval of the District Lead Volunteer or District Chair.

The use of pre-paid cards is only for District spending, and may not be used for group spending.

See Annex 2 for the District pre-paid card policy.

How to make an Expenses Claim

Volunteers need to complete a District Expenses Claim Form (DF03), available on the District Website, and send this to the relevant authoriser, with supporting receipts, for approval. Once approved, the authoriser will send the claim onto the District Treasurer for payment. Claims should be made within 3 months of expenditure but must be submitted by the end of the financial year. Claims will normally be paid within 7 days of approval. If a cash float / advance or a District pre-paid card has been used, a reconciliation form needs to be completed instead and the rest of the process followed as above.

District Officials authorised to approve expenses claims

District Chair approves:

- District Lead Volunteer
- District Secretary
- District Treasurer
- Trustees and Sub Committee Members
- Ex-Officio Members of the Trustee Board if the expenses relate to Board business.

District Lead Volunteer approves:

- District Chair
- District Team Leaders

Volunteering Development Team Leader approves:

- All Volunteering Development Team Members (including sub-teams)

Programme Team Leader approves:

- All Programme Team Members (including sub-teams)

Support Team Leader approves:

- All Support Team Members (including sub-teams)

14-24 Team Leader approves:

- All 14-24 Team Members (including sub-teams)

Nobody should authorise their own or a family member's expenses. The District Treasurer cannot approve expenses claims as they will process approved claims.

The District Lead Volunteer and District Chair can approve all claims within the District (apart from their own) if the claimants Team Leader is unavailable.

In the absence of a District Chair, then a member of the Trustee Board may approve the Expenses of the District Lead Volunteer. Equally, in the absence of the District Lead Volunteer then a member of the Trustee Board, may approved of Expenses of the District Chair.

Loans, Grants and Subsidies

The Purpose of Loans, Grants and Subsidies

The District is committed to supporting the development, growth and sustainment of Scouting through the provision of loans, grants and subsidies for projects that fulfil the following objectives:

- Development of local Scouting where the impacts continue past the initial outlay
- Gift grants to help open new Groups and / or Sections
- Emergency assistance in the event of an unforeseen incidents to enable continuity of Scouting
- Engagement in international events and Jamborees

Loans, Grants and Subsidies will not be considered for the following:

- Hiring equipment
- Purchasing equipment
- General fundraising
- Funding projects outside the District

Exceptions to these rules will be considered where not providing a loan or grant would result in:

- An unacceptable safety risk
- Exclusion of somebody from Scouting on inclusivity and / or accessibility grounds
- Jeopardise the continuity of local Scouting

Gift Grants for New Groups and / or Sections

New Sections

The District will support the opening of any new Section with a one-off gift grant of £300.

The grant will only be paid to the Group once the new Section has been approved by the appropriate Trustee Board and has been registered on the Scouts Membership System.

Sections that are re-opening following a period of inactivity of 3 years or less (based on Census returns) are not eligible for the new Section grant.

New Groups

The District will support the opening of any new Group with a one-off gift grant of £300 in addition to the New Section grant(s) for each section within the new group.

Where a new Group is being opened, the District Trustee Board will have financial responsibility for that Group until the Group's Board is successfully established and a bank account opened. At this point, the remaining balance of the gift grant will be paid to the Group.

Applying for Loans and Grants

All applications for a loan or grant must be:

- Submitted to the District Trustee Board via the Loans and Grants Request Form (DF01)
- Submitted in advance (excluding emergency assistance loans and grants)
- Approved by the Group Trustee Board and submitted by one of the following:
 - Group Lead Volunteer
 - Group Chair
 - Group Treasurer

Applications for loans must include proposed repayment terms (noting that there will be no interest charged).

Unless a delay in beginning repayments is agreed when applying for the loan, evidence that a repayment plan has been established (ideally via a Standing Order) will be required before a loan is paid to the Group Trustee Board.

No Group will be eligible for a loan or grant if they are in arrears with loan repayments or where their annual accounts have not been submitted to the District Trustee Board.

The financial position of the Group and any other third-party sources of funding will be considered when reviewing loan and grant applications.

With the exception of gift grants to new Sections and Groups, the District will not normally provide more funding towards the cost of any project than the Group is providing.

District Subsidies for International Events and Jamborees

It should be noted that the District Inclusion Fund remains available regardless of any subsidies provided.

International Group Camp Subsidies

The District will consider subsidising any international camp run by a Group to the sum of £50 per head including adults. A full budget must be presented at the time of request. Please email your proposal to the District Treasurer who will distribute the proposal to the Trustee Board for discussion at the next Trustee Board.

- No subsidy will be granted if the Group accounts are outstanding to the District Trustee Board.
- Payment will only be made to the Group bank account following the submission of the Visit Abroad Form Part B, and approval from the Visit Abroad Recommender
- Only one international group camp subsidy will be available per group every 4 years.

World Scout Jamboree and Haarlem Jamborette Subsidies

The District will provide the following subsidies for attendees of a World Scout Jamboree and the Haarlem Jamborette when attending as part of the Greater London Middlesex West Unit or International Service Team.

	Youth Member	Adult Member (1 st attendance)	Adult Member (subsequent attendances)
World Scout Jamboree	25% of total cost	25% of total cost	10% of total cost
Haarlem Jamborette	25% of total cost	25% of total cost	10% of total cost

- Where adult members are receiving subsidies from other Districts or Teams to subsidise attendance this must be declared, and the West London District reserves the right to reduce the subsidy.
- Requests for subsidies when places are confirmed should be made via Group Lead Volunteers, Explorer Team Leaders or the 14-24 Lead to the District Treasurer.

District Inclusion Fund

Purpose

The District Inclusion Fund exists to enable any Young Person within West London to participate in Scouting. It demonstrates the commitment of the Trustee Board to remove barriers to Scouting, and to ensure that financial cost does not prevent a Young Person from benefitting from all that Scouting has to offer.

Eligibility

Below is a non-exhaustive list of cases which may lead to circumstances where support may be given, which are intended to help guide decision making as to whether a grant should be made:

- Young Carers
- Child/ Young Person in care
- Recent death of Parent (within the last 12 months)
- Convalescence after illness
- In receipt of Income Based Free School Meals
- Pupil premium funding
- Physical/mental health issues
- Recent redundancy (within the last 12 months)
- In receipt of state pension
- In receipt of benefits
- Young person in part-time work (less time to fundraise)
- Young person in need of additional support in the form of a carer whilst abroad

Access Routes

Claims through the District Inclusion Fund can be made through one of two routes:

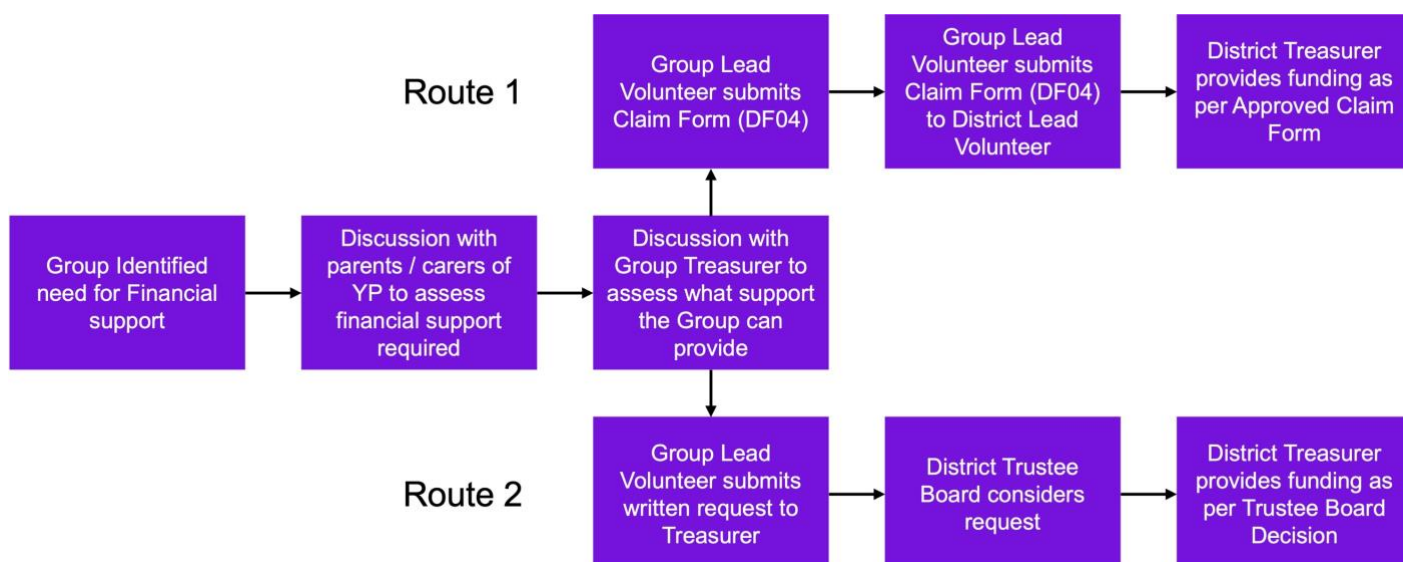
- Route One is for the following claims:
 - Up to £150 per young person per year for subscriptions
 - Up to £50 per young person for a one-off uniform grant
 - Up to £15 per young person per day for camps, activity days, and residential activities (*for example a 7-day summer camp may be subsidised up to £105 (£15x7) through this route*)
- Route Two is for all other claims.

Administration

Route 1 requests should be submitted via the District Inclusion Fund Claim Form (DF04) to the District Lead Volunteer.

Route 2 requests should be made in writing to the District Treasurer, for discussion at the next Trustee Board, and should include details of amount requested, purpose of the funding and reason for the request, and should ensure this includes what support the group is providing.

Where possible, claims should be made on a termly basis to minimise the paperwork and transactions.



Reserves Policy

The Purpose of Reserves

The District Trustee Board is accountable for ensuring the financial stability of the District Scout Council. To assist with this, a quantity of funds is held in reserve within a separate account to:

- Ensure the District can continue to function if income is disrupted
- Provide support in response to an unseen / emergency / disaster situation
- Cover any liabilities in the event of a Group ceasing to operate or defaulting on a loan to a third party
- Provide support for Coombe Farm Campsite in case of an unexpected event
- Any other event which the District Trustee Board deems it appropriate to use the reserves

The value of the funds held in reserve will be reviewed and adjusted accordingly when:

- Planning and agreeing the annual District budget
- The District Trustee Board becomes aware of a change in situation that impacts the purpose or requirement of the reserve funds.

Financial Continuity if income is disrupted

Sufficient funds will be held to enable the District to continue to function for 12 months without receiving any income.

The value to be held in reserves will be based upon the average of the District budget for the previous 3 years.

Support in response to an unseen / emergency situation

The risk of an unforeseen and / or uncountable situation that requires emergency funding is always present.

Whilst a proportion of District assets are insured, it is acknowledged that there are situations in which an insurance claim may not:

- Cover the total costs incurred
- Be paid in a sufficiently timely manner
- Be appropriate for the cause of the expense, e.g., requirement to replace vital equipment due to age related failure

To ensure these situations do not cause an excessively adverse impact, funds are included in the District Reserves to allow immediate access to funds in these situations.

Reserves to cover Group Liabilities

Under rule 5.5.6.4 of Policy, Organisation and Rules (POR), the District would become responsible for any Group liabilities in the event of that Group ceasing to operate.

The value of funds included in the District Reserves to cover this eventuality is based on the perceived risk of the District being required to intervene in a Group's financial matters and the total value of the liabilities across the Groups within the District.

Provide support for Coombe Farm Campsite in case of an unexpected event

The risk of an unforeseen and / or uncountable situation that requires emergency funding is always present, especially for an asset such as Coombe Farm Campsite that is used by many different parties each year.

The value of funds included in the District Reserves to cover Coombe Farm is based on the perceived risk of a cessation of bookings at the site, natural events that could cause damage and the risk of Coombe Farm needing to close completely.

Policy Review

This policy will be reviewed when:

- The Annual District Budget is being set
- Following any changes to Policy, Organisation and Rules that may impact it
- Any other time deemed appropriate by the District Trustee Board

If there is a financial matter that is not covered within this policy that you may need advice on, please contact the District Treasurer.

Document Change Log

Version	Date	Change	Author
1.0	April 2025	New policy document	Chris Allen – District Lead Volunteer

Annex 1: Budget Lines

General

Budget Line	Cost Centre Code	Budget Owner
District Team Expenses		District Lead Volunteer
Insurance		District Treasurer
District Lead Volunteer		District Lead Volunteer
District Youth Lead		District Youth Lead/s
14-24 Team		14-24 Team Lead
District Programme Team		Programme Team Lead/s
District Support Team		Support Team Lead/s
District Volunteer Development Team		Volunteer Development Team Lead
IT & Communications inc. Software		District Lead Volunteer
Volunteer Recruitment / Retention		Volunteer Development Team Lead

Trustee Board

Budget Line	Cost Centre Code	Budget Owner
Trustee Expenses		District Chair
AGM Costs		District Chair
District Chair		District Chair

Section Events / Activities

Budget Line	Cost Centre Code	Budget Owner
Squirrel Events / Activities		Programme Team Lead/s
Beavers Events / Activities		Programme Team Lead/s
Cubs Events / Activities		Programme Team Lead/s
Scouts Events / Activities		Programme Team Lead/s
Explorers / YLs Events / Activities		Programme Team Lead/s
Network Events / Activities		Programme Team Lead/s
Adult Volunteers Events / Activities		Programme Team Lead/s

Inclusion and Subsidies Fund

Budget Line	Cost Centre Code	Budget Owner
District Inclusion Fund		District Lead Volunteer
Jamboree / Jamborette Subsidies		District Lead Volunteer
New Section Grants		District Lead Volunteer
New Group Grants		District Lead Volunteer
Adult Volunteer Learning		District Learning Lead

Coombe Farm Campsite

Budget Line	Cost Centre Code	Budget Owner
General Maintenance		Campsite Warden
Insurance		District Treasurer
Electricity		District Treasurer
Water		District Treasurer
Business Rates		District Treasurer

Restricted Funds

Budget Line	Cost Centre Code	Budget Owner
Emergency Fund		District Lead Volunteer / Chair

Events / Projects

Budget lines, cost centre codes and budget owners for events / projects will be created once they have been approved by the District Trustee Board.

Annex 2: Prepaid Card Policy

What you need to do to keep the Card safe

You and any User (as appropriate and where relevant) must:

- sign the Card when it's received;
- memorise the PIN;
- keep passwords and PINs safe and take all reasonable precautions to prevent them becoming known to an unauthorised person and prevent their unauthorised use;
- not disclose Card Details, Account Details to any person except for the purpose of a Transaction.
- be aware that if you should not give your password and log in details to a third party or third party provider, you are responsible for what they do with your details or account information;
- only use the Card for West London District Scouts Business (they must not be used for Group spending);
- always abide by this policy and the Standing Financial Instructions
- keep the Card secure at all times not share with a third party;
- make sure Card details are put into and only used through merchant booking tools which offer appropriate security in accordance with payment card industry – data security standards and appropriate protection for data in accordance with the general data protection regulation.

You (as appropriate and where relevant) must:

- Obtain receipts for all expenditure and provide when required to the organisation
- return the Card to the organisation when requested or if you should leave the organisation
- ensure that at all times you protect the organisation from fraud or fraudulent activity

You and any User (as appropriate and where relevant) must not:

- use the Card for illegal purposes or purposes which are not in furtherance of the organisations objectives or use in a way which may put the organisation into disrepute
- use the Card Account before the Cardholder is authorised
- use the Card to make cash withdrawals
- create any subscription agreements or recurring payments using the Card
- use the Card for any inappropriate purposes outside the organisations normal activities

Lost Cards / Disclosed Card Details

Please tell the District Treasurer, Lead Volunteer or Chair without delay:

- if the Card is lost, stolen or misused or if a PIN, password, details become known to any unauthorised person;
- you suspect that an unauthorised, late or incorrect Transaction has been made on the Card.

Limiting the use of a Card

We may suspend, restrict or stop access to a Card or terminate your use of the Card if:

- we reasonably believe that a Card hasn't been kept safe;
- we reasonably suspect that your Card has been used fraudulently or without your permission;
- as a result of a change in the way you operate a Card or in your financial circumstances, we reasonably believe that you may have difficulty in meeting your commitments under the Agreement;
- the merchant involved falls within a category that we have determined poses a high risk of not providing the goods or services you are expecting, or we determine that the transaction falls within a category that poses a high risk of financial loss to the organisation; or
- you breach any terms of our internal policy.

We'll tell you before we take any of these steps and we'll explain why we've done so, unless we're unable to contact you or there's a legal reason or other circumstance beyond our control that stops us from doing so.

If we can't get hold of you beforehand, we'll (where possible) tell you and explain our reasons afterwards.

You may be asked to pay back any funds that are deemed inappropriate or outside of the scope of our charitable objectives. If you do not pay back any amount requested, the amount may be passed onto a third party for collection.

Inappropriate use or usage which is outside of the scope of our charitable objectives may be reported in line with the Charities Act 2011.

Compliance with Standing Financial Instructions

In line with the Standing Financial Instructions the following limitations will be placed on all cards:

- The ability to withdraw cash will be switched off
- Individual transactions will be limited to £500

Where there is approval in line with the Standing Financial Instructions for an individual purchase over £500 the transaction limit on the card will be increased by the Treasurer to allow that purchase, and then the transaction limit returned to £500.

Fraud or security threats

If we suspect or become aware that your account may be subject to fraud or security threats we will contact you via the most recent contact details we hold on record for you. This may include your mobile phone number, landline number, postal address or email address.

We will never:

- Phone you to ask for your four-digit card PIN, even by tapping them into the telephone keypad.
- Ask you to withdraw money to hand over to us for safe-keeping.
- Send someone to your premises to collect your cash, PIN or payment card if you are a victim of fraud.
- Ask you to purchase goods using your card and then hand them over for safe-keeping.

Statements

Statements will be provided to you by email monthly, including details of payments and all amounts charged to an Account since the previous Statement. You must inform the District Treasurer if an unauthorised, late or incorrect Transaction is shown on a Statement.

We won't issue a statement if there is a nil balance and there have been no entries since the last statement.

Statement will show:

- information relating to each Transaction which will enable it to be identified (including where appropriate, information relating to the payee);
- the amount of the Transaction shown in the currency in which the Transaction was paid or debited to the Card;
- the date the Transaction is authorised and posted onto the Account.

Reconciliation

You need to ensure that receipts and other information is added to the account to reconcile the amounts spent, with receipts. If you do not do this yourself via your account upon receipt of a statement you need to provide by return the receipts/invoices, proof of purchase to enable us to reconcile and retain the appropriate accounting records for the organisation. These may be, preferably, be provided electronically or, if necessary, by post to the District Treasurer.

Your Information

We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide the Card. This includes basic personal information such as your name and contact details, your accounts and transactions.

Some of your information may be passed onto our partner, EQUALS MONEY for processing of your spend card. This information includes:

- Full Name
- West London District Email Address
- Date of Birth
- Department
- Personal Mobile Number