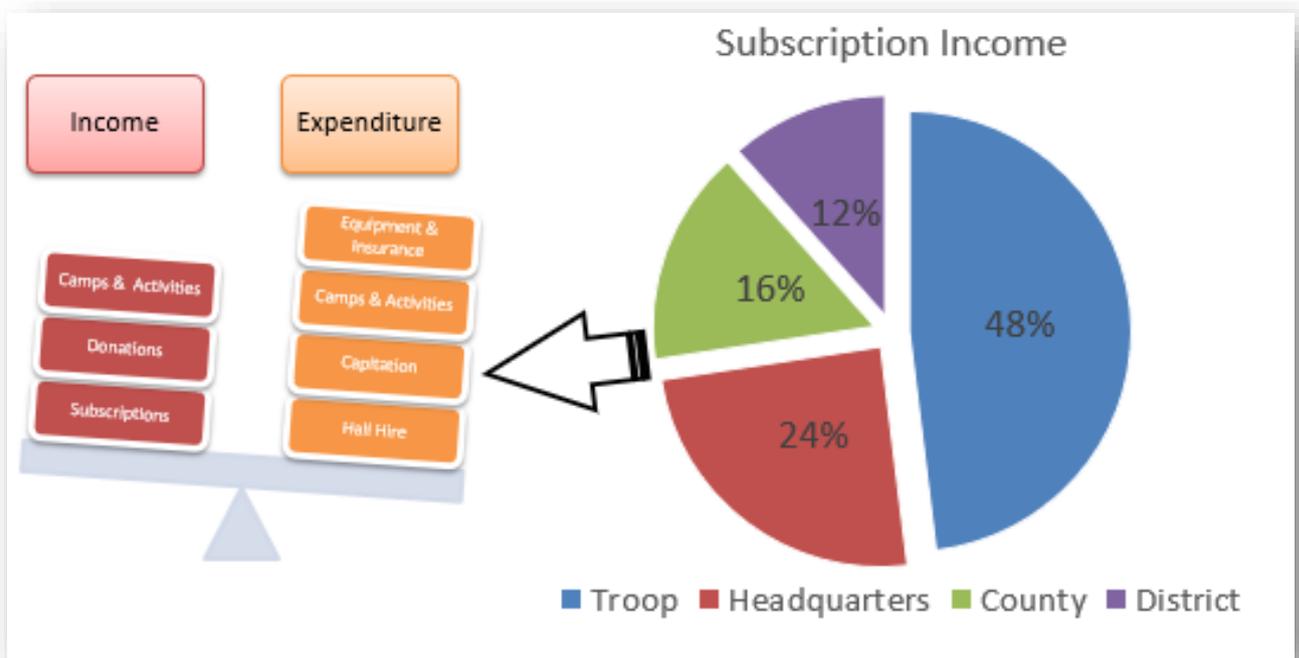


Making Payments to 1st Granborough

How much does it cost?

Beavers, Cubs and Scouts costs £35 per school term. The subs are reviewed annually by the Exec Committee. There may be additional costs to cover extra activities (e.g. camps, trips, etc) on occasion. These additional activity costs are designed to 'break even' (plus cover wear and tear on equipment).

Where does my money go?



How do I pay?

All payments are processed through a GoCardless account via a Direct Debit. Direct debit is our route to minimise the work required to process payments on our Leaders and Treasurer who are **all volunteers**. It may seem simple to you to stick some cash in a Leaders hand at the end of a meeting but multiply that up and it's a nightmare!

Will my direct debit payments be safe?

Payment is through a GoCardless account, a company similar to PayPal and authorised by the Financial Conduct Authority (<https://gocardless.com>). Therefore your payments are protected by the Direct Debit Guarantee (<https://www.directdebit.co.uk>). There is also another safety-net within OSM as each schedule will be assigned a maximum amount that can be taken per year. Note that this is higher than the annual membership fee, to allow for inflation and the possibility of an extra payment falling into the next year – for example if one is paid late. However, it will prevent any significant errors. Furthermore, you will receive an email notification before each payment is taken from your bank account. In the unlikely event that you wish to cancel a payment you can do so by clicking on the link in the notification email.

What if I can't (or don't want to) set up a direct debit?

As we said all our team are volunteers and any additional burden of administration from, for example, cash transactions, adds extra workload on our private time. Direct Debit means that the team can concentrate on what the children want - a scouting experience. We are all prone to forgetting to pay bills and running up big cash bills which adds extra pressure on you and affects the groups cashflow. Direct debit means you never need to worry about remembering to pay a bill.... and we never have to worry about chasing you for payment. We don't hold any of your account information and the entire process is covered by the 'Direct Debit Guarantee' and the 'Financial Conduct Authority'.

If we still can't persuade you or you still can't do it this way then you need to talk to the GSL (Mark) and agree an alternative. Without this conversation we will expect the Direct Debit to be set up... for our own sanity!

What happens if I believe an error has been made?

If you think an error has occurred then please contact the treasurer who has access to the Direct Debit schedules and can arrange a refund where necessary.

What if I change my mind about a trip?

Most trips and activities need to be paid in advance, we therefore always use OSM where we can set a deadline after which you cannot change your mind. Once this deadline is passed it is entirely up to the Section Leader if we are able to make a refund. This decision will be based on the numbers attending and any financial commitments we have already made. In the event of a dispute this will be resolved by the Group Scout Leader.

What if I can't pay?

It is the policy of the group that no young person should be excluded from Scouting activities on financial grounds. If you are not able to pay please discuss this, in complete confidence, with the Group Scout Leader (mark@1stgranborough.co.uk), who can arrange some subsidy from Group and District funds. We can also help with grants for specific camps or activities if required. We are determined to maintain our status as an **inclusive** organisation.