

Branch Constitution – North Hertfordshire

Glossary

NE	-	National Executive
SGM	-	Special General Meeting
AGM	-	Annual General Meeting
BFP	-	Branches Financial Policy

1. The name shall be the **North Hertfordshire Branch** hereinafter called the Branch.
2. **Objectives** The objectives shall be to support the aims and objectives of the Campaign for Real Ale Limited (hereinafter called 'CAMRA') within the geographical area of northern Hertfordshire shown in the map in the Annexe
3. **Regulations** The Branch shall observe the Regulations for Branches laid down from time to time by the National Executive. Decisions of a General Meeting of CAMRA or the National Executive shall be binding on the Branch.
4. **Membership** Any member of CAMRA living within the geographical area of the Branch is allocated to that branch. Any member may request to change branch, the committee of the branch in which the member does not reside has the right to refuse the change without assigning a reason.
5. **Open Meetings** The Branch shall hold an open meeting at least once in every two calendar months. Any member of CAMRA shall be free to attend such open meetings and vote on any resolutions put forward at the meeting whether they are members of the Branch or not. No resolutions passed or approved at such a meeting shall be in any way binding on the Branch, Branch Committee or Branch officials. A quorum for an open meeting shall be five members present.
6. **Annual General Meetings** An Annual General Meeting shall be held once in every year, and not more than fifteen months shall elapse between one Annual General Meeting and the next. At least 21 clear days' notice shall be given to all members of the Branch and the National Executive by post, electronic communication or in a CAMRA publication which in the ordinary course of events will give sufficient notice. Only members of the Branch and the National Executive or their duly appointed representatives shall be entitled to vote at the Branch Annual General Meeting. A quorum for a Branch AGM shall be seven members present, unless otherwise previously approved by the Regional Director or the National Executive. The business to be conducted at the Annual General Meeting shall include:
 - The approval of the examined Accounts of the Branch
 - The election of officials
 - The appointment of an Examiner of Accounts.
7. **Special General Meetings** A Special General Meeting of the Branch may be called only on the decision of the Branch Committee, on written request signed by five members of the Branch, by one tenth of the Branch membership (whichever is the greater), or by the National Executive. At least 21 clear days' notice of a Special General Meeting shall be given to all members of the Branch and the National Executive by post, electronic communication or in a CAMRA publication which in the ordinary course of events will give sufficient notice. Only persons entitled to vote at a Branch Annual General Meeting shall be entitled to vote at a Special General Meeting. A quorum for a Branch Special General Meeting shall be seven

members present, unless otherwise previously approved by the Regional Director or the National Executive. The notice of a Special General Meeting shall specify the business to be transacted at the meeting and only such business of which notice has been given shall be admissible for discussion at the meeting.

8. Notice of Meetings The accidental omission to give notice of any meeting to any person entitled to such notice shall not invalidate any proceedings at the meeting.

9. Byelaws Subject to the approval of the Regional Director, the Branch Committee shall have the power (unless and until overruled by the Branch in a General Meeting) to adopt Bye-Laws for the better furtherance of the objectives of the Branch.

10. Branch Committee The Branch Committee shall undertake the general conduct of the affairs of the Branch. It shall include the essential roles of:

- Branch Chair,
- Secretary,
- Treasurer,
- Membership Secretary,
- Pub Data Co-ordinator,
- Good Beer Guide Submissions Co-ordinator
- Pub Protection Officer,
- Pub Promotions and Awards Co-ordinator

and any discretionary Important or Desirable roles as listed on the CAMRA website, subject to such other guidelines for membership of the Committee as laid down by the National Executive or at a General Meeting of CAMRA. Roles may be shared at the discretion of the Branch. Committee members shall be elected at, and hold office from, one Annual General Meeting to the next when they may be eligible for re-election. Any member of CAMRA who is a member of the Branch may serve on the Committee. A quorum for a Branch Committee meeting shall be five members present.

11. Elections Nominations for posts on the Branch Committee shall be in writing, signed by a proposer and seconder, both of whom shall be members of the Branch, and accompanied by evidence of the willingness of the nominee to stand.

12. The Branch Committee shall be empowered to fill by co-option from the Branch membership any vacancy that arises during the year. The Committee shall undertake the general conduct of the affairs of the Branch.

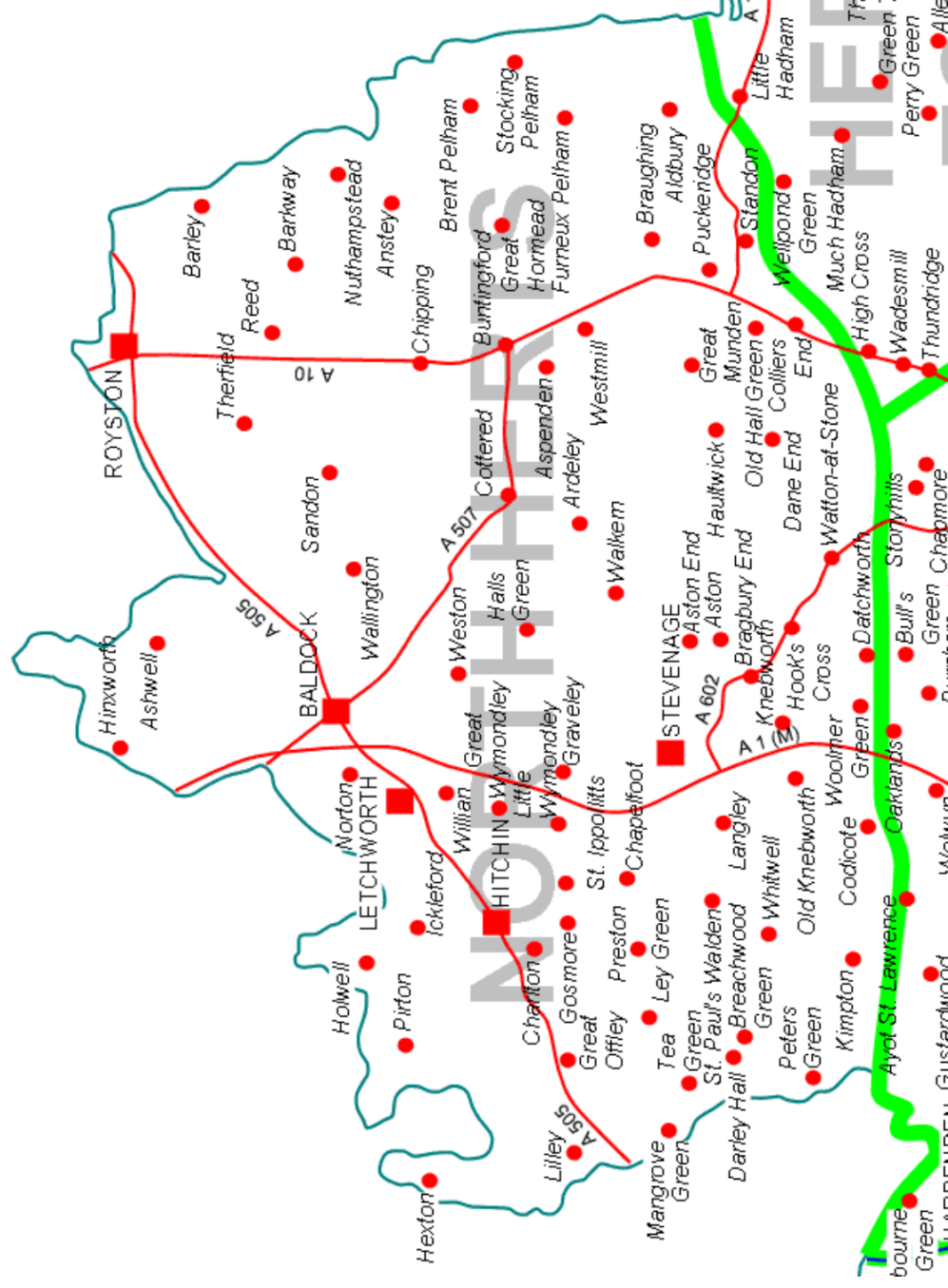
13. In the event of the resignation of an entire Branch Committee the National Executive will appoint such interim officers as may be necessary to manage the affairs of the Branch until a General Meeting of the Branch can be properly convened.

14. Committee Meetings The Branch Committee shall meet not less than once in every two calendar months and the quorum for such a Committee meeting shall be not less than five members of the Branch Committee.

15. Finances The Branch shall abide by all financial practices stated the BFP.

16. All payments from a Branch or CAMRA Festival bank account shall be authorised by the Treasurer and one of two other members of the Committee appointed by the Committee for that purpose.
17. All payments from a Branch or Sub-branch, beer festival or other such CAMRA event must follow the policy as laid out in the BFP.
18. Expenses may only be paid as described in the BFP.
19. Events for members shall not be subsidised except in circumstances described in the BFP.
20. All books relating to the finances of the Branch shall be produced to the National Executive or their duly authorised representative on demand, on seven clear days' notice to the Branch.
21. **Accounts** The Accounts shall include combined Income and Expenditure accounts and Balance Sheets showing all monies held by the Branch or on behalf of the Branch relating to all activities including publications and Beer Festivals run by the Branch.
22. The Accounts of the Branch shall be examined as specified in the BFP.
23. Having been examined, the accounts must be presented for formal approval at the Branch Annual General Meeting.
24. Copies of the examined Accounts and the Examiner's Report shall be sent to CAMRA's Central Finance Team, to the Regional Director in whose region the Branch is situated and to the Regional Treasurer within one month of the date of the Annual General Meeting.
25. **Winding Up** The Branch may be wound up at any time by the National Executive or by a Special General Meeting called for that purpose, the business having been notified in the convening notice, and upon a resolution to that effect being passed by a majority of **at least** two thirds of those present and entitled to vote. Upon dissolution the assets shall be used firstly to pay off all proper liabilities of the Branch and any surplus thereafter shall be paid to CAMRA. If the Branch membership falls below 25, the Branch may be wound up.
26. **Alteration to Constitution** This constitution may only be adopted or altered at a Branch AGM, or a SGM called for that purpose, with the specific alterations having been stipulated in the notice convening it and subject to the approval of at least two thirds of those present and entitled to vote.
27. Before any such alteration becomes effective, it shall be approved by the National Executive or its duly authorised representative.

North Herts



Branches Financial Policy

Adopted at Conference 2023



Branches Financial Policy

Version	Date	Author	Reviewed by
1.0	August 2017	G Gudka	n/a
2.0	November 2017	G Gudka	
3.0	November 2019	A Gibson	Finance Committee
4.0	August 2020	A Gibson	Finance Committee
5.0	October 2021	A Gibson	Finance Committee
6.0	February 2022	A Gibson	Finance Committee and BW
6.1	October 2022	A Newland Smith	BW

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2 General Notes

2.1 Purpose

It explains the financial relationship between branches, regions, regional beer festivals, events and CAMRA centrally, but also provides guidance on branch financial governance, legal compliance and management of expenditure in accordance with CAMRA policy.

2.2 Using this document

This document cannot cover all eventualities. It should not be assumed that simply because a situation or event is not specifically mentioned, it is either acceptable or prohibited. Where there is any doubt, branches should consult their Regional Director or Regional Finance Officer (if one is in post). If further clarification is required, they should consult the [Finance Director](#). Clarification can also be sought from the [Chief Support Officer](#), or the [Central Finance and Support Team](#).

Any reference to the CAMRA Office in this document should be taken as the relevant volunteer officer or staff member concerned.

Any reference to branch activities below also covers regional festivals or similar events, including guides and magazines.

2.3 Legal status

CAMRA is legally incorporated as a company limited by guarantee; it is not a charity. The National Executive (NE) is its board of Directors and its affairs are governed by its Articles of Association. Branches and regions are integral parts of the Campaign. If you carry out any activity using the Campaign's name, any funds that you generate belong to the Campaign.

Branches must observe the guidelines on Finances and Accounts contained in the Model Branch Constitution ([See Model Branch Constitution appendix to People Policy Document](#)). Ultimately title to all funds and other assets held by the branch or any other organisation within CAMRA lies with the Campaign for Real Ale Limited.

Fundraising is the responsibility of branches as well as the National Executive.

3 Governance and Reporting

3.1 Branch accounting

One of CAMRA's strengths is that branches are able to act autonomously and get things done and as part of this they manage their own financial matters. This does mean however that it is really important that members are able to see that there is proper governance and review of financial matters at every level.

Annual accounts, including an income and expenditure account and a balance sheet, must be prepared each year on the basis of the branch's financial year as given in its Constitution. A balance sheet is required in order to show the branch's assets and liabilities, including debtors, creditors and funds held.

If a branch owns any equipment that has been purchased with CAMRA funds, then this equipment should be listed on an asset list which must be included with branch accounts. This should be done whether or not the purchase of the equipment is included in that year's accounts or even if the equipment is held at nil value in the

accounts. Any equipment purchased with CAMRA funds must also be made available, when appropriate, for use by other branches and other parts of the organisation.

Where separate accounts are kept for branch activities and a festival, a consolidated income and expenditure account and balance sheet should be produced. It is essential that the consolidated account shows the total festival income and expenditure, not just the surplus or deficit on the event.

There are some regional endeavours, such as festivals and publications, with governance and volunteers from several branches within the region. Any region with a bank account or petty cash for such endeavours, must produce annual sets of accounts detailing all regional financial activity.

3.2 CAMRA Online Branch Accounting System ([COBAS](#))

To support Treasurers, CAMRA has developed a common web-based accounting tool known as the CAMRA Online Branch Accounting System (COBAS). This tool

- provides a simple bookkeeping interface with just one data entry form;
- enables treasurers to perform a bank reconciliation and to save or print the output;
- provides standardised but automatic branch reporting – both for year-end accounts and interim reporting to the branch committee, making it easier to produce reports and easier for members to review them;
- allows branch chairs and regional officials to be able to view branch accounts online;
- allows branch accounts examiners to view accounts and sign them off online;
- gives a means for Central Finance to pull down year end returns for branches;
- enables the Central Finance Team to provide support to treasurers;
- provides a standardised wording for the examiner's report.

CAMRA strongly recommends that Treasurers maintain their accounts on COBAS, and all newly appointed Treasurers will be encouraged to adopt it.

Due to new legislation being effective during 2019, all VAT registered branches must be on COBAS or on another compatible software solution. If a branch is not on COBAS the branch must inform the Central Finance Team of the system they are using so that the necessary checks can be made to ensure compliance is maintained.

3.3 Examination of accounts

Branch accounts must be subject to an independent examination – which is a lighter touch than a full audit. An examiner confirms that

- proper accounting records have been kept;
- the published accounts have been properly based on those records;
- there are no unusual items that haven't been properly disclosed in the accounts.
- CAMRA policies in this document have been adhered to.

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Only one examiner is required, as long as the examiner is properly qualified to do the job. 'Qualified' can be a matter of relevant practical financial experience, rather than a formal qualification, as long as the branch has turnover below £250,000.

- The examiner should be independent of the branch committee.
- The examiner does not have to be a member of the branch (or even a member of CAMRA).
- The examiner must not be a member of CAMRA's National Executive.

An example of wording for an examiner's certificate is included in [Appendix B](#).

3.4 Submission of accounts

Having been examined, the accounts must be presented for formal approval at the branch's AGM. Following approval, copies, complete with examiner's report, should be distributed as follows:

- One copy to the [Central Finance Team](#) at financesupport@camra.org.uk
- One copy to the appropriate Regional Director.
- One copy to the Regional Finance Officer (where one is in post).

Accounts should be distributed electronically where possible. COBAS users should save the full batch report under the documents section in the reporting tab.

3.5 Year-end return

Since 2014, we have produced statutory accounts for CAMRA that include the activities of the branches. This means we need information from you to complete the accounts. The year-end return gives us this information and is different from your branch accounts in two important respects.

- It is much more summarised than the full accounts used for local governance as described above.
- It covers a different time period as all the year-end returns are aligned to 31 October rather than your own branch year end.

We ask for a reconciled bank statement for 31 October to accompany this return to provide some assurance as to the accuracy of the assets shown in the company accounts. As at year end, the bank reconciliation must accompany the return to enable your year-end return to be signed off as completed.

Branches must not hold cash or use funds generated from any beer festival or other fund raising events for any purpose, other than under the circumstances set out in 5.2 below

The [Central Finance Team](#) will send a template to branches in early October each year asking them to complete and return to financesupport@camra.org.uk by mid-November.

Branches with a full year of records on [COBAS](#) will not need to submit a return as the reports are already available centrally. The treasurer will be required to confirm all records are up to date and ensure a bank reconciliation is completed on [COBAS](#).

3.6 Festival report back form

This is required as soon as possible after the end of the festival and asks for some headline information:

- an indication of your surplus/deficit. This is not intended to be a fully reconciled set of accounts, but just an early estimate that helps us to forecast the flow of remittances and any issues there might be with loan repayments, so we can manage the central finances better;
- any major incidents that we may need to inform our insurers about to expedite claims or where further investigation might be needed.

4 Financial Stewardship

4.1 Responsibility

There is nothing more discouraging for those members who put a great deal of effort into running a successful event than to find out that the funds they have raised have had to be used to put right avoidable mistakes made by others. In deciding to run any project such as a beer festival or a magazine, any branch needs to understand that proper financial control must be in place at all times. Finance is not simply the responsibility of treasurers; it is the joint and several responsibility of **all** committee members. A proper record of all financial decisions must be kept.

4.2 Payments for purchases

All staff and volunteers involved with the Campaign's finances must act with demonstrable probity. All orders placed with suppliers and contractors should be in writing and state clearly the nature, value and, where appropriate, quantity of the goods and services being ordered. A member acting alone must not both raise and complete a payment, i.e. a second member must also be involved. Anyone placing orders for goods or services who has links with, or personal interests involving, the suppliers of those goods and services to the Campaign, must declare this. All undisputed and agreed debts must be paid within the normal trading terms of the supplier.

4.3 Third party contracts

If you make any agreements for sponsors or similar third parties to pay for any supplies to your event, such as a local brewery paying for your glasses, you should make sure that the payment is made, even if you are not directly involved in making it. If you set up the arrangement, you are responsible for seeing that it is concluded properly.

Branches should take care not to agree deals with companies with a negative or controversial public image that may damage CAMRA's reputation – if you are in any doubt, please in the first instance discuss with your Regional Director.

4.4 Bank accounts

All cheque/other payments out of branch and/or festival bank account must have two signatories/authorisations, typically the treasurer and one other officer. Any online banking services that allow payment without dual authorisation must not be used. However, some banks do offer free online banking to community organisations that do support dual authorisation of payment, and branches seeking to use online

banking services are encouraged to apply for such accounts, otherwise accounts must be set up without online access. It is strongly recommended that no direct debits are set up from any bank account held by the branch. At the time of writing, banks thought to offer this facility are Barclays and Lloyds. Other banks such as NatWest offer a paid for service that supports dual authorisation.

4.5 Cash handling

Many of our events involve large amounts of cash income. Branches should be aware that our insurance limits us to a maximum of £10,000 (in a safe in a secure room) to be kept overnight at a festival, so where possible cash should be securely collected and deposited at a bank each day. We currently have a national arrangement for secure cash collection, covering most of the country, with Loomis and arrangements with regional suppliers where Loomis are not able to supply a service. Details are available from the Central Finance Team.

4.6 Card payment acceptance and cashback

One opportunity to reduce the need for handling cash is to accept payments for festival entry and beer tokens by credit and debit cards. Card payment machines, which accept contactless payments, can be ordered for an event from the central office, using the [Beer Festival Products Order Form](#), which can be downloaded from the [Festivals Hub](#). These machines are free for branches to use and all our machines are contactless.

Festivals may choose to offer customers a cash-back facility both as a service and as a way of removing some cash from the festival. However, we should be aware that there is a considerable risk of fraud and chargeback charges associated with such a service. The following procedure must be adhered to in order to minimise this risk.

- The service is not to be advertised but to be available on request only.
- The service is for debit cards only.
- A record must be kept with a name and signature that matches the details on the debit card.
- Where two or more chip & pin machines are in use, the service must be from one machine only.
- Cash-back must not be given to anyone who is considered to be intoxicated.
- Any subsequent chargeback should be shown as a cost in the festival accounts.

4.7 Token payment acceptance

Festivals are encouraged to use some form of token to reduce the number of cash handling points, thereby reducing the potential risks of error and fraud, and the workload on the festival finance team. Concentrating all payments into one point, such as the admissions desk, also makes it easier to use cashless payment methods (e.g. credit and debit cards) which mitigates the increasing difficulty and expense of obtaining a cash float and having cash collected and banked securely.

After researching a number of options, CAMRA's Events Committee have recommended the use of Monetary Strike-Out Cards (bingo-cards), with

denominations that allow flexibility on beer pricing, local festival branding and some form of printed security foil to prevent fraudulent copies being made.

Beer festivals that use tokens must:

- Offer refunds on unused tokens and
- Display the cash equivalent price.

Any refunds of tokens that were paid for on a credit/debit card can be made. However, it is recommended that any refund below the amount of £5 is made in cash; over this amount then a refund onto the card used to make the payment.

5 Funding of branches and the campaign

5.1 Remittance of funds

The Articles of Association of the Campaign make it clear that all funds raised must be applied solely towards the promotion of the objects of CAMRA as described in the Articles. Branches and festivals have no automatic right to hold on to and re-use the proceeds from their events for other purposes. Except in the circumstances given below, the money must be remitted for inclusion in central funds at the earliest possible opportunity and does not have to wait for a branch AGM. Funds remitted to the CAMRA Office should be shown as payments and not shown on the branch balance sheet as an asset.

The remittance of surplus funds is vital to sustain the work of the professional staff team on whom we rely to support CAMRA's big campaigns with national and local Government, the industry and the trade. It also allows loans to be made to branches that can demonstrate a genuine campaign impact and to fund the costs of other festivals. So, this cycle ensures that our cash reserves are applied to the most suitable activities across the country.

All remittances to the Central Office are treated as permanent. However, all branches can apply for funds to achieve campaigning activities ([see section 5.3 below](#)).

5.2 Operating balance

Branches may retain a working balance which should be calculated on the basis of their immediate needs – no more than three months ahead – to meet any expected liabilities and administrative costs, less any expected income plus a contingency sum which should not normally exceed £1,000. If a branch needs financial help from central funds, the procedure in paragraphs [5.3-5.4](#) applies.

Branches should ensure that, as part of the above calculation, all debts due to the branch such as magazine advertising are actively pursued.

Branches should review this quarterly and ensure excess funds are remitted to the CAMRA Office.

5.3 Obtaining funds from the Centre

If a branch requires funds, for example for a beer festival or a local guide, a business plan should be submitted on the appropriate form to the relevant assessor. In the first instance, festival plans should be sent to the relevant [Festival Assessor](#) and a

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copy sent to the [Central Finance Team](#) and local guide plans should be sent to the [Local Guide Scrutineer](#).

Once the plan has been approved, the branch or festival can submit a loan request form (available on the [Festivals Hub](#)) to the [Central Finance Team](#) who will obtain the appropriate authority and transfer the funds.

Such advances to finance fund-raising activities should be regarded as loans and should be repaid as soon as possible, i.e. as soon as the event has ended or guide sales permit.

This should be followed by the remittance of any surplus generated by the event or publication.

If repayment of a loan is not possible for any reason, the branch must inform its [Festival Assessor](#), Regional Director, Regional Finance Officer (where applicable) and the Central Finance Team without delay.

Any branch, whether or not it has previously contributed to central funds, may request funding from time to time to finance its day-to-day activities or any additional campaigning projects or, exceptionally (see paragraph [6.7](#)), to purchase substantial equipment. Such requests should be made as far in advance as possible to allow proper consideration using the [Spend Authorisation Form](#). They should be submitted to their Regional Director in writing, giving as much detail as possible, including costs. Further guidance on allowable costs is given in section 5.4 below.

It is important that branches plan ahead for major items of expenditure and ensure that requests for funds are sent to the Central Finance Team at least two weeks (or longer if possible) prior to the funds being required.

5.4 Authorisation limits

A branch may obtain a loan from central funds with authorisation as follows:

- Up to £5,000 on the authority of the Finance Director (subject to recommendation for approval from the Regional Director being obtained first).
- Any amount in excess of £5,000 to be referred to Finance Committee.

If the reason for the loan is a beer festival, the [Chief Support Officer](#) may authorise loans up to £20,000, the Director of Events may authorise loans up to £50,000 and the [Finance Director](#) may authorise loans in excess of £50,000.

If the reason for a loan is a local guide, a budget would need to be prepared and approved by the [Local Guide Scrutineer](#). The Local Guide guidelines document can be found [here](#)

5.5 Charges to other branches

Branches may not charge any hire fees or security deposits to other branches using CAMRA equipment that is in their custody. However, reimbursement at replacement value may be sought for any items that are 'consumed' – glasses, for example – so cannot be returned. (NB glasses may be available from the CAMRA Warehouse free of charge subject to availability.)

A branch that uses any equipment originally purchased with CAMRA funds is responsible for the repair or replacement of the equipment in the event that any loss or damage occurs. This must be done as quickly as possible.

5.6 Equipment Insurance and repairs

There are central arrangements in place regarding insurance of equipment. Please contact the [Central Finance Team](#) for further information. Similarly, if a branch does not have the funds for any repair or replacement, they should contact the [Central Finance Team](#).

5.7 Investments

Under no circumstances are branches permitted to place funds into any sort of investment arrangement, whether interest-bearing or not, including savings accounts, savings bonds, company shares or any similar device.

6 Branch Expenditure

6.1 Authorisation

Under Company Law, all expenditure from the Campaign's funds at any level: the CAMRA Office, region or individual branch or beer festival; must be authorised by the NE (as our company directors) or by those to whom in certain specific circumstances the NE has delegated its authority.

6.2 Festival costs and business plan

Please see the Events Policy Document

6.3 Branch campaigning costs

Central funding is available for genuine campaigning activity. You must seek advance approval by submitting a full itemisation of the cost and a clear justification of the expected campaigning benefit. For sums up to £5,000, this should be sent to your Regional Director and, if they are content to recommend, they will then refer on to the Finance Director for final approval. Requests for any higher amount should be sent in the first instance to the Chief Support Officer. Applications for funding might include start-up or resumption costs for production of magazines and other campaigning material, but beyond this initial period, the cost of these activities should be covered through the arrangement of sponsorship and/or paid advertising and any loans should be repaid in due course.

A [Spend Authorisation Form](#) is available on the Volunteers' Section of the CAMRA website, which you may wish to use as a way of documenting your request in a standardised way.

Please remember that campaigning funds are entirely separate from your branch income. Your branch is not prevented from claiming campaigning funds if you do not run a beer festival but, equally, large remittances do not exempt you from needing the appropriate approval, which is required regardless of whether central funds are required or not.

6.4 Policy & Development Reserve for Campaigning and Research Activities/Events

A Policy and Development Reserve Fund has been established by the National Executive to ensure that legacies received by CAMRA are used appropriately in memory of members supporting CAMRA so generously in their wills.

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The Policy and Development Reserve will only be used for exceptional or one-off research and campaign projects that are beyond the normal budget allowance. Approved projects are expected to be of strategic importance and offer potentially significant impact(s) on CAMRA's key priorities. It is common practice in the management of such legacy funds to restrict spending to the interest earned, however, the National Executive has decided that the expected annual income will not be sufficient to make the sort of impact on CAMRA's objectives that would honour the members' generous legacies and so the fund will be applied to projects as and when appropriate applications are approved.

The criteria for applying for funds from the reserve for specific projects have been agreed as follows:

- Project costs are normally expected to be well in excess of £10,000. However, relatively small sums may be approved e.g. as CAMRA's contribution towards a collaboration with other organisations on a major campaign or research project addressing shared issues.
- Projects must fall into one of the following categories:
 - Original research that will be used to shape CAMRA's detailed policy or campaign activity in an area that falls into one of our strategic objectives.
 - Original research that can be used directly to provide evidence to the government, local authorities, businesses or trade bodies in pursuit of an agreed campaign objective.
 - Market or customer research that has a commercial benefit but might also have an indirect campaigning benefit or raise funds for the campaign is acceptable as long as other criteria are met.
 - A one-off campaign event such as a mass lobby day, a Parliamentary event, demonstration or campaigning conference.
 - CAMRA representation at a judicial review of a decision made by a public authority that is likely to have a significant national impact.
 - A one-off national campaign in response to a surprise government announcement such as a tax increase or restriction in pub opening hours.

All funds must be related to campaigning and cannot be used for day-to-day administration or the provision of commercial services. Branches (individually or as a group), Regions and individual members can submit applications using the [Policy Reserve Application form](#) and send to the Chairman of the Review Committee, Nick Boley via email to nick.boleyn@camra.org.uk

Projects will be assessed by a review committee consisting of core members Nick Boley (NE), and John Clarke. Other members may be co-opted to help assess specific project applications, where appropriate. The Review Committee will scrutinise the proposal and will recommend to the Finance & General Purposes Committee and the National Executive whether the Project should be supported or not. This is a new process and will be kept under review as experience is gained in how it is working to ensure it is made as simple as possible to use yet provides the information required for the assessment process to be effective.

6.5 Social events and meals

CAMRA should not subsidise social events, pub visits etc, for established members. Introductory incentives to encourage new members and first-time attendees to get

involved are acceptable as a one-off, but members should not benefit from this repeatedly.

A party or trip is a good way of thanking volunteers at a beer festival, but the cost of this must be included in the festival business plan for review by the assessor.

Buffets at CAMRA regional or branch AGMs, meetings or socials should not be bought from CAMRA funds; those attending should instead be asked to pay an adequate contribution to cover the total cost of the buffet.

6.6 Charity donations

Funds from our core activities such as festivals are for the benefit of CAMRA – not other organisations or charities.

- We may share proceeds with a charity that runs an event in partnership with us, sharing the risk and providing volunteers. Ideally a joint agreement laying out responsibilities and rewards should be drawn up.
- We can collect specific charity donations at our events. If the money is clearly raised on behalf of the charity, then it is not considered CAMRA's funds.

6.7 Equipment purchases

In general, branches are discouraged from purchasing equipment (making capital purchases) as equipment can most effectively be bought, stored, maintained and made available centrally. Any capital purchases you do make must be explicitly authorised in advance by the [Finance Director](#) or the [Director of Events](#). These purchases cannot simply be included in budgets for beer festivals, magazines or other campaigning activity.

7 Volunteer Expenses

7.1 General principles

Please see the table below that applies from January 2022. If you are unsure as to what can be claimed, please email expenses@camra.org.uk or consult the [Finance Director](#) in the first instance.

Members may claim reimbursement of expenses that they necessarily incur in order to carry out some – but certainly not all – official CAMRA duties. Detailed guidance for claiming expenses is copied in [Appendix C](#).

The decision whether or not to claim expenses is a personal one, and will obviously be subject to an individual's circumstances. All are however asked to recognise – especially where the event in question has a social element – that in not claiming expenses you are in effect making a donation to campaigning funds.

A standard expenses claim form can be downloaded from the Volunteers' Section of the CAMRA website.

In any circumstances, overnight accommodation must be approved **in advance** by the chairman of the relevant committee or working party and confirmed by the Finance Director.

No expenses will be paid for taking part in the activities of other organisations – for example, judging at a SIBA beer competition.

Branches Financial Policy

The table shows what applies as of January 2022

Type of committee	Number of meetings for which expenses can be claimed	Comments
National committees (including all official committees and working groups but excluding the NE and Branches Committee)	A maximum of two in-person meetings per year with the remainder taking place virtually.	Committee members may claim travel expenses for attendance at in-person meetings via their committee chair. No overnight accommodation may be claimed except with prior approval of the Finance Director.
Regions	A maximum of two in-person meetings per year with the remainder taking place virtually.	Regional officers and official branch delegates may claim travel expenses for attendance at in-person meetings via their Regional Director. National Directors officially representing the NE may also claim travel expenses. No overnight accommodation may be claimed except with prior approval of the Finance Director.
Branch annual general meetings	In-person annual general meetings may take place.	Either the RD or one alternative regional officer may claim travel expenses per branch AGM. No overnight accommodation may be claimed except with prior approval of the Finance Director.
NE and Branches Committee	In-person meetings to resume according to business needs but now to be conducted over a maximum of two days. Some meetings will continue to be held virtually.	National and Regional Directors may claim travel expenses for attendance at in-person meetings in the usual way. Overnight accommodation for a maximum of one night will be funded where required. Additional nights may only be claimed with prior approval of the Finance Director

7.2 National events

Branches must not pay for, or in any way subsidise, the travelling or accommodation costs of members' attending the Campaign's Annual General Meeting and Members' Weekend. Members attend only as individuals in their own right. This also applies equally to members of the NE and Regional Directors.

Expenses for meetings of CAMRA national committees, advisory groups or task groups, should be claimed against the CAMRA central organisation, not the attendee's branch. The claim should be made using the standard form, authorised by the chair of the committee or group in question and will be paid by the [Central Finance Team](#).

Branches must not pay expenses to members who are working at or are otherwise attending the Great British Beer Festival or any other national event.

7.3 Regional events

Expenses may be claimed for exceptional costs for attending regional meetings outside a member's immediate area, but only for no more than two committee members attending per branch, one of whom should be the branch chairman. Regional officers may also claim. Claims should be made on the standard form. Branch attendees should be paid from branch funds. Regional officers will be paid by the central office.

Brewery Liaison Officers may claim exceptional expenses for attending regional meetings (if making a report to the meeting or if specifically asked to attend that meeting), BLO meetings and brewery 'business' meetings. Claims should be made on the standard form, authorised by the appropriate Brewery Liaison Co-ordinator or the chair of the Brewery Liaison Advisory Group (BLAG) and will be paid centrally.

Expenses may be claimed by no more than one member per branch per pub for taking part in the judging of Regional Pub of the Year competitions. Claims should be made on the standard form, and will be paid centrally.

7.4 Branch events

All branch activities, committee meetings or socials and outings should be self-financing. Travel within a branch's boundary must not be subsidised.

An exception may be made for an event aimed at member activation and recruitment. Branches should submit a detailed plan to their Regional Director who would then liaise with the Finance Director for approval. The cost should be met from branch funds.

In rural areas where public transport is limited, exceptions may be made for trips to inspect possible Good Beer Guide entries or for Pub/Club of the Year judging, but this will only be considered in exceptional circumstances where other options are not possible. Requests should be submitted to your Regional Director, who will then seek authorisation from the Finance Director. Where possible, such expenses should be paid from branch funds.

8 Taxation and Compliance

8.1 Retention of financial records

Branch financial records need to be retained for audit and inspection, especially where payment of Value Added Tax has been incurred, for a period of not less than six years. The records to be retained are bank statements, bank account cheque book stubs, bank account paying-in book stubs, bank account mandates and relevant correspondence, paid invoices and documents relating to payments made and received.

8.2 Corporation Tax

As a limited company CAMRA pays Corporation Tax. All Corporation Tax is accounted for and paid centrally. This is now facilitated by the inclusion of all branch activities in the CAMRA statutory accounts. It is therefore essential that the year-end returns are completed accurately and on time for us to comply with the law.

8.3 Value Added Tax (VAT)

VAT works differently from Corporation Tax in that it is accounted for locally. Branches and festivals must therefore always keep VAT in mind.

- Each branch is responsible for assessing whether it needs to register for VAT and completing that registration.
- Any transactions between branches or between a branch and the CAMRA Office will be subject to the same VAT treatment as any transaction between independent parties.
- A branch must register if the sum of all of its activities, including any festivals or magazines, is above the threshold. Once a branch is registered, VAT must be accounted for on all of the branch activities.

More detail on the rules and process to register, including access to online registration forms, can be found at <https://www.gov.uk/vat-registration>.

A downloadable registration form can be found at <https://www.gov.uk/government/publications/vat-application-for-registration-vat1>

A branch is required to register when the VAT taxable turnover (i.e. income) exceeds the threshold.

- The threshold usually changes every tax year (i.e. every April). The current threshold can be found in [Appendix B](#).
- The taxable turnover is the sum of all sales that are not exempt from VAT, which is likely to be almost all your sales. You must include zero-rated items such as books, but tombola and raffle sales are exempt from VAT and should be excluded from the calculation.
- Total sales should include all the income from your activities. For example, if a beer festival is close to the threshold you must consider whether your other activities (e.g. magazine sales) take the total branch turnover over the threshold.
- Taxable turnover is measured over a rolling 12-month period rather than fixed dates in the year. So, you are deemed to be over the threshold as soon as you have an event that takes the previous 12 months above it.
- You must notify HMRC within 30 days of your turnover breaching the threshold.

- If it is clear from your budget that you are likely to be above the threshold soon, then we recommend that you register, but we suggest you only do so if you will clearly breach the limit. There is no need to register just because there is a small possibility that you might go over the limit.
- While the small business VAT Flat Rate Scheme may appear to be a sensible cost saving option for a newly registered Branch to adopt, please note that there is an 'association' test in the VAT law that prevents its use by CAMRA and its Branches.

You may be able to apply from an exemption from registration if you are only over the threshold due to a one-off event and you can demonstrate to HMRC that you are unlikely to remain at this level for the next 12 months.

Once registered, you can apply to de-register if your turnover falls below a specified threshold, which is usually lower than the registration threshold. The current de-registration threshold can be found in the [Appendix B](#).

Care must be taken not to register needlessly, because registering, and in the event falling below the threshold, could cost the branch (and also the Campaign) time and money.

Under no circumstances should beer festivals keep themselves below the VAT limit by keeping beer or admission prices artificially low.

Once registered you will need to keep proper records and submit VAT returns to HMRC, usually on a quarterly basis online. This means you will need to charge and account for VAT on all your sales and business customers will probably require VAT invoices. You can reclaim VAT on many of your expenses, but you need to make sure these are properly documented. More detail on submitting your VAT return and access to the online filing service can be found at <https://www.gov.uk/vat-returns> and details on proper record keeping can be found at <https://www.gov.uk/vat-record-keeping>.

8.4 Making Tax Digital (MTD)

Making Tax Digital (MTD) is the government's programme to transform the tax system and move it fully online. MTD affected VAT registered businesses from April 2019, with further changes expected in 2020 and beyond. All branches that are registered for VAT must ensure they have a compatible software package that allows you to keep records and submit VAT Returns. COBAS (CAMRA's Online Branch Accounting System) is MTD compliant.

Branches must ensure they have signed up with HMRC to use this service at least 72 hours prior to the first submission. Details on how to do this can be found on the [Gov.uk](#) website.

Support is also available from the Central Finance Team.

8.5 Alcohol Wholesalers Registration Scheme (AWRS)

The Alcohol Wholesalers Registration Scheme (AWRS) was introduced by HMRC in 2016 in order to battle illicit trading in alcohol and avoidance of Duty. The legislation places certain obligations on CAMRA from 1 April 2017 and non-compliance carries the risk of prosecution, fines and/or custodial sentences, so it is imperative that we do comply. Compliance will require you to carry out certain checks and keep records, but these should not be too onerous.

Branches Financial Policy

You will need to demonstrate that you have carried out due diligence to ensure you are not buying alcohol for resale from unproved suppliers. The primary route to this will be that you ask for and expect to see proof of registration under the scheme (i.e. a supplier's URN), when you place your alcoholic drinks order and on all invoices from suppliers.

Anybody placing an order for any alcoholic products should ask their suppliers for a URN.

HMRC have supplied a website where you can check that an AWRS number is valid and belongs to an approved supplier. You should check the number at <https://www.tax.service.gov.uk/check-the-awrs-register> when you first start dealing with a supplier.

If you cannot obtain a valid URN, you should:

- Check whether the supplier is exempt or outside the scope of the scheme. The only exemption relevant to us is for cider and perry producers with production volumes of less than 70hl per year, who are exempt from duty. They should have an Exemption Notice and you should ask for the Exemption Reference Number.
- If the supplier is not exempt and you are unable to verify their URN:
 - (1) You must not place an order with them.
 - (2) You are required to notify HMRC. Details of how to notify HMRC can be found at <https://www.gov.uk/government/organisations/hm-revenue-customs/contact/customs-excise-and-vat-fraud-reporting>

The retail sale of alcohol to members of the public at our beer festivals does not require us to supply an URN but on the rare occasions where you wholesale unsold alcoholic drinks to a pub at the end of a festival, you will be asked to supply the URN that CAMRA has obtained centrally. This will be made available on request if you email the [Central Finance Team](#).

In all cases, both buying and selling to other businesses, we need to keep records of the transactions, including

- details of the other parties;
- the amounts sold, and costs.

These records would usually be the invoices, which will need to be kept in any case for your financial accounts. HMRC do expect these records to be readily available if requested, so please ensure you keep them in good order.

As part of a review with HMRC on AWRS, CAMRA Office needs to be made aware of any alcohol sales to other branches/beer festivals or licensed premises. Please ensure that a copy of the invoice is sent to the Central Finance Team so that we can ensure compliance.

9 References and Contacts

CAMRA Online Branch Accounting System (COBAS) Access and support is available by emailing cobas@camra.org.uk or contacting the [Central Finance Team](#).

Branches Financial Policy

Festivals Hub – is a specific area of the members' website, available to all volunteers designated as being on a local beer festival committee. This provides several resources, guidance notes and forms required to organize a CAMRA beer festival.

9.1 National Volunteer Contacts

Finance Director

Ben Wilkinson

07960 098061

ben.wilkinson@camra.org.uk

Interim Director of Events

Catherine Tonry

catherine.tonry@camra.org.uk

Head Beer Festival Assessor

Frances Lock

07970 654009

frances.lock@outlook.com

9.2 Festival Assessors' Contact Details

All Festivals over £150,000 and Overview on National festivals

Frances Lock

07970 654009

frances.lock@outlook.com

Greater Manchester, Yorkshire

Jim Flynn

0161 4321816

jim@flynnflam.co.uk

07917 596751

Scotland & Northern Ireland, Isle of Man, North East, West Pennines & Channel Isles

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9.3 Staff Contacts

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AL1 4LW

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01727 798435/ 07951 981467

Central Finance and Support Team:

Finance Team Members – Liz Wickham / Helen Curnow / Hope Humphreys
financesupport@camra.org.uk or beerfestivals@camra.org.uk

Volunteer Support Manager
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Martin Ellis localguides@camra.org.uk
0191 2762425 (daytime)
0191 2619112 (evenings)

10 APPENDIX A – Examiner’s Report

The following is a guideline as to the wording for an examiner’s report on the branch accounts:

[BRANCH NAME]

ANNUAL ACCOUNTS TO [YEAR END DATE]

EXAMINERS REPORT

I report on the accounts of the [BRANCH NAME] branch of CAMRA for the year ending [YEAR END DATE] which are set out on pages [X] to [Y].

Responsibilities of Treasurer and Examiner

The Branch Treasurer is responsible for the maintenance for records and for the preparation of the accounts in accordance with the Branches Financial Policy (BFP) of CAMRA. It is my responsibility to examine the accounts as required by the BFP and to state whether particular matters have come to my attention.

Approach to Examination

My examination as a review of the accounting records kept by the branch and a comparison of the accounts presented with those records. It also includes consideration of any unusual or disclosures in those accounts and seeks explanations from the branch committee for such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner’s Statement

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements of the needs of the BFP have not been met. The branch has maintained adequate accounting and has prepared accounts in accordance with these records.

[EXAMINER’S NAME]

[DATE]

11 APPENDIX B – VAT Thresholds

The following turnover (sales) thresholds apply from 1 April each year.

From 1 April:	Registration	De-Registration
2015	£82,000	£80,000
2016	£83,000	£81,000
2017	£85,000	£83,000
2018	£85,000	£83,000
2019	£85,000	£83,000
2020	£85,000	£83,000
2021	£85,000	£83,000
2022	£85,000	£83,000
2023	£85,000	£83,000

12 APPENDIX C - CAMRA Volunteer Expenses Policy – Jan 2022

1. What You May Claim For:

1.1 General Policy: You may claim out of pocket expenses under the following headings, which you necessarily incur in order to carry out **your official CAMRA duties** as a member of a national committee, advisory group or working party.

1.2 Travelling Expenses: You may claim the costs you incur on travel to and from meetings etc. by standard class public transport. Please try to plan your journeys in advance to take advantage of saver fares; Standard Off Peak and/or Weekend “walk-on” fares should be a last resort in exceptional circumstances where forward planning is not possible. The cost of air travel will only be reimbursed with the **prior approval** of the Finance Director provided the fare is comparable to the cost of standard class rail travel.

1.3 Overseas Travel is only permitted after reference to and with the **prior approval** of the Finance Director.

1.4 Ferry Travel must be referred to the Finance Director for **prior approval** except in the case of off-shore Regional Meetings where the relevant Regional Director has the Finance Director’s approval in principle for the meeting venue. Similar rules apply for any other offshore meetings.

1.5 Private Car Travel will be reimbursed at the rate noted in the table at the end of this policy document.

Please submit a VAT fuel receipt to cover the amount claimed.

1.6 Oyster/Travel Cards; the cost of topping up Oyster or similar travel cards may not be charged as a lump sum. Individual journeys must be recorded and charged separately as part of your claim.

1.7 Accommodation: A subsidy for overnight accommodation and breakfast may be claimed up to the limits defined in the table in Section 5 of this policy document only where it would be impossible or unreasonable to travel out and back on the day of a meeting. **Prior approval** is required before any arrangements or bookings are made and you **must** inform the Chairman of the Committee, advisory group or working party **in advance** if you are likely to incur such expense, and the Chairman should consult the Finance Director. A receipt must be provided to validate any claim for overnight accommodation.

1.8 Telephone Charges: Unplanned and unstructured CAMRA telephone conversations are not considered proper CAMRA business and, in most cases, email is more cost effective. Calls should wherever possible take advantage of cheap off peak or free rates and, unless absolutely necessary, calls between different mobile networks should be avoided. You may claim reimbursement for the cost (or part of the cost) of calls on CAMRA business provided you can demonstrate the need for the call and submit an itemised telephone bill, highlighting the CAMRA calls, along with a brief explanation (contact name and reason for call). No part of the line rental or other charges may be claimed. Estimated costs will not be reimbursed.

1.9 Postage, Photocopying & Stationery: Photocopying and mail outs should ideally be dealt with at CAMRA Office, unless such distribution is of the utmost urgency, when limited photocopying may be necessary locally or individual letters are to be sent. Any significant expense should be cleared in advance by someone with the appropriate level of financial delegation. The CAMRA Office currently does not have the resources to assist individual branches in preparing and dispatching letters to all branch members.

2. Completing and Submitting a Claim Form:

The completion of the form should be mostly self-explanatory.

2.1 Electronic Format: An Excel spreadsheet version of the claim form is available to download from the [Volunteers Area](#) of the website which can be either printed and completed by hand or saved to be completed electronically. For those people au fait with spreadsheets there are pre-set formulas in the spreadsheet to help with the completion. If you require a different format, please contact the CAMRA Office or the Finance Director.

2.2 Timing: Claims should be submitted **within 3 months of incurring any expense**, preferably to match the CAMRA Financial (Calendar) year. Claims up to the year end (30 November) **must** be submitted no later than 10 December in the following month, otherwise they may not be considered.

2.3 Reason for Journey or Expense: Please make the reason for the expense clear with descriptions such as 'RD mail out to branches' or 'telephone', the name of the committee or advisory group attended, or the name of the brewery visited by a BLO. Please include the capacity in which you are claiming e.g. BLO for Crudginton's or member of 'X' Committee or 'Y' Advisory Group; PotY/CotY Judging etc.

2.4 Details of Journey or Expense: Give the start and end points of the journey and any detours to collect or drop off passengers or other items. Include other items such as '20 x 61p stamps for ...' or overnight accommodation.

2.5 Mode of Travel: Show rail, car, taxi, air, ferry, etc. on the form and you must also indicate if a warrant or a travel agent is used.

2.6 Example; an example of a completed claim form can be found in the [Volunteers Area](#) of the website or can be provided by the Finance Team on request.

3. Submitting your Claim:

3.1 General Guidelines: Forms must be dated, signed and include your bank account details (sort code and account number) or your address if you wish to be paid by cheque. (Refer to 4.5 – Payment Method below). Claims must be submitted on the latest version of the form which is available to download from the volunteers' area of the website. (Refer also to 2.1 above.)

3.2 Submitting Claims: the completed form should be sent as follows:

(a) Committee Members – To the Committee, Advisory Group or Working Party Chairperson, Brewery Liaison Officers to the Brewery Liaison Co-ordinator, Tasting Panel members to the Tasting Panel Chairperson and Area Organisers to the Regional Director. Once the claim has been approved by the appropriate person it should be sent direct to the CAMRA Office.

(b) Multiple Approvals – Anyone who is in more than one of the previously mentioned categories (e.g. a national committee member who is also a BLO and would have to send a form for approval by two people) and any Committee Chair, Brewery Liaison Co-ordinator, Tasting Panel Chair, Regional Director or National Executive member should send the completed form direct to the CAMRA Office.

(c) Electronic Submission – Scanned copies of claims can be submitted by email to expenses@camra.org.uk provided that scanned copies of all receipts are attached. Where the approval of a Committee, Advisory Group or Working Party Chairperson is required as noted at (a) above, he/she should also be sent an e-copy of your claim for approval. The actual receipts must be sent to the CAMRA Office where they will be retained to comply with HMRC requirements.

4. Payment of Your Claim:

4.1 Normal Process: In most cases, payment will be made by the CAMRA Office usually within two weeks of receipt of a valid straightforward claim. The claim will subsequently be checked and authorised retrospectively by the Finance Director.

4.2 Payment prior to Authorisation: The payment of expenses in advance of authorisation in this way is without prejudice and is not an acknowledgment by CAMRA that any payment is due. Any amount paid that is not subsequently authorised will be recovered by CAMRA.

4.3 Approval in Advance: If prior approval has not been sought for flights, ferry travel and overnight accommodation your claim may not be paid in full and will not be paid until it has been sanctioned by the Finance Director. The same policy applies to claims for full price or standard off-peak fares especially when meeting dates are known in advance.

4.4 Assistance with Claims: If you are not clear what you should claim or have any difficulties completing the form, please contact expenses@camra.org.uk or the Finance Director before submitting your claim.

4.5 Payment Method: The standard payment method will be by the Bank Automatic Clearing System (BACS) as this is the most efficient and cost-effective way of processing claims. An email will be sent to confirm that your claim has been paid. Payment by cheque will be by request only on submission of your claim.

5. Mileage and Accommodation Rates (Effective from 01 October 2022):

Mileage	Rate per person per night Excluding VAT	Rate per person Including VAT
35p/mile	£40	£48

The above rates may change from time to time. Therefore, you must check and verify the current rates before submitting a claim. Please use the latest version of the claim form; otherwise your claim may not be validated.