



Prepaid Cards Policy

Version 1.2 (5th March 2025)

6th Basingstoke Scout Group issues pre-paid cards to selected volunteers to help manage group expenses efficiently and transparently. These cards are to be used strictly within the limits of the group's approved budget and the below guidelines.

Volunteers may use the cards like a standard debit card for purchases or payments that directly support Scout activities, provided the expenses align with the budget set by the group. It is the volunteer's responsibility to ensure that all transactions are documented by obtaining receipts and promptly uploading them to the Online Scout Manager (OSM) for the treasurer's review. This process helps maintain accurate records, ensures accountability, and upholds compliance with the group's financial policies.

Guiding Principles for Use

Preferred Method for Transactions

Wherever possible, pre-paid cards should be used as the primary method for covering Scout-related expenses. This approach minimizes administrative work, simplifies financial tracking, and reduces the need for out-of-pocket spending by volunteers.

Exceptional Circumstances for Expense Claims

Expense claims should only be submitted when it is not feasible to use a pre-paid card. Examples of such circumstances might include:

- A purchase that exceeds the available balance on the card.
- A vendor that does not accept card payments.
- An urgent or unforeseen expense where the pre-paid card was not accessible.
- Mileage for an event.

In such cases, volunteers must adhere to the group expenses policy.

Limitations and Restrictions

Volunteers are expected to use the pre-paid cards responsibly and solely for approved Scouting-related activities. The cards must not be used for personal purchases or expenses that fall outside the scope of the group's operations. Any misuse of the card will be subject to review and may lead to the suspension of card privileges or further action as deemed necessary.

Transaction Limits

The amount of money loaded onto the pre-paid cards will be determined based on the expected needs of the volunteer's role and activities. Volunteers should plan purchases within the provided limits and communicate with the treasurer if adjustments to the balance are required.

Timely Submission of Receipts

Volunteers must submit receipts for all transactions within fourteen days of purchase to ensure the group's financial records remain accurate and up to date. Pre-paid cards will not be topped up until all required receipts have been provided and verified.

Understanding the Group Budget

The group budget is approved annually by the trustees. All cardholders have read-only access to the budget on Online Scout Manager (OSM), where they can view their assigned amounts for the year. Budget updates can also be requested from the treasurer or Group Lead Volunteer (GLV).

It is the responsibility of each cardholder to ensure that sufficient budget is available before making any purchases or that a request has been approved by the trustee board for out of budget spend.

Unaligned Spending

If spending does not align with the group's approved budget and financial guidelines, the volunteer may be required to reimburse the group for the amount spent. Failure to submit receipts may result in the cards being stopped completely.

By adhering to this policy, the 6th Basingstoke Scout Group can manage its finances more effectively while supporting its volunteers in carrying out their responsibilities. If you have any questions about using the pre-paid card or the related processes, please contact the treasurer or Group Lead Volunteer (GLV).

Card Holders

Pre-paid cards are typically assigned to the following roles:

- Group Lead Volunteer
- Squirrel Team Leader
- Beaver Team Leader
- Cub Team Leader
- Scout Team Leader

Additional cards may be issued with the agreement of the GLV and Group Chair to accommodate specific needs.

Card Top Ups

Each cardholder is allocated up to £50 to cover in-budget spend such as regular sectional activities, event expense, group consumables.

Once receipts for previous transactions have been uploaded to OSM, the card balance will be topped up to restore the available amount to £50 as part of the treasurer's regular reviews. If a top-up is needed sooner, the cardholder should contact the treasurer. This process ensures funds remain accessible for routine needs while maintaining accountability and adherence to the approved budget.

Additional Amounts

When anticipating purchases above the card's available balance:

- For amounts under £200, sufficient float should already exist in the pre-paid card system to cover the request.
- For amounts over £200, a minimum of seven days' notice is required to allow the necessary bank transfer.

Approval for Additional Funds

General Expenses: Additional amounts must align with the section's budget. Approval can be granted by the GLV, Chair, or treasurer if within budget limits. For amounts beyond the general spending policy, the trustee board's approval is required.

Event Expenses: If the additional funds are for an event (e.g., food for a camp), and the expense is included in the event's budget, it can be approved by the GLV, Chair, or treasurer. If additional funding exceeds the budget or relies on uncollected event fees, the trustee board must review the event budget to ensure feasibility.

Float within the system

To facilitate timely fund transfers, a £300 float (unassigned funds) is maintained within the pre-paid card system. This allows funds to be allocated to cardholders without requiring frequent bank transfers.

The float is safeguarded by requiring agreement from the GLV, Chair, or treasurer, in addition to the cardholder, before spending can occur.

Expense Categories

When uploading receipts, cardholders are restricted to assigning expenses to categories relevant to their role. For example Beaver Team Leader may allocate spending to 'Meetings – Beavers' expenses whereas the Cub Scout Leader cannot. Some group level categories may be available for all to choose.

Blocking/Return of cards

Pre-paid cards issued to members of 6th Basingstoke Scout Group remain the property of the group at all times. The Group Leader Volunteer (GLV), Treasurer, and Group Chair hold the authority to block or revoke cards if necessary. This action may be taken for reasons such as non-compliance with the group's financial guidelines, suspension or dismissal from roles, or voluntary resignation.

When a cardholder leaves the group, whether through resignation, role suspension, or dismissal, the pre-paid card must be promptly returned to the Treasurer or GLV. Cards should be returned within seven days of departure. Failure to return the card within this timeframe may result in further action to recover the card or its value.

All cardholders are required to acknowledge and agree to these policies in writing before receiving their card, ensuring full understanding and compliance with the guidelines set by the group.

New Cards

When a section lead changes, a new pre-paid card will be issued. Cards are assigned to individuals and linked to their OSM accounts. There is a cost for each new card (£10 at the time of this policy). The Group Lead Volunteer or Group Chair should approve the purchase of new cards.

If a replacement card is required this will also incur a cost to the group and should be approved by the GLV or Chair.

Mileage/Fuel

Claims for mileage or fuel expenses must not be made using pre-paid cards. These claims should be submitted through the group's standard expense policy. The exception to this, is refuelling of a vehicle which has been hired to the group.

Version Notes

1.1	31 st January 2025	Draft version prepared for Group Board of Trustees (GBoT)
1.2	5 th March 2025	Updated draft version for review.
1.2	1 st April 2025	Approved by Group Trustee Board via Electronic Vote