

# Reducing the load on Quaker Treasurers

*(amended after the workshop, to add people's contributions)*

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# In this workshop:

- Human scatter diagrams
- Many roles of a Treasurer
- Your survey said ! - ways to lighten the load
- Sharing more ideas today
- Things I am going to take away...

# Human scatter diagrams

(Here we stood around the room in a human scatter diagram, to display these variables:

How many local meetings in our AM

How large is our AM expenditure annually

Whether we use electronic banking, a bookkeeper, and/or online accounting software )

5 Things I will take away

3 Things I want advice on

3 Things I could help with

# Many Roles of a Treasurer

These don't need to be done by a Treasurer – someone else could do it:

- Counting and banking cash
- Seeking contributions
- Making decisions on purchases
- Making payments
- Keeping accounts
- Tracking income
- Producing management accounts
- Producing end of year accounts
- Appeal for BYM, AM, Local funds
- Apply for Gift Aid
- Managing cash flow
- Day to day interactions with HMRC etc
- Paying employees
- Setting reserves policy – trustee responsibility
- Insurance

These are key Treasurer functions:

- Setting budgets, delegating
- Monitoring finances & reporting
- Presenting accounts
- Preparing for major decisions
- Advising Trustees
- Oversight of accounts process and financial compliance
- Working with colleagues
- Communicating
- Fixing problems

# Your survey said !

- Area Meeting Treasurers surveyed in March 2019
- Half replied within 26 hours !
  
- 55 out of 70 replied = 71%
- Covered 371 local meetings = 78%
  
- 3 replied since I did analysis + more to come....

# Topics

- Sharing the load
- Fewer local meeting accounts
- Fewer transactions
- Electronic banking
- Bookkeepers
- Online accounting software
- Meeting together
- Other ways

# Sharing the local load

- Sharing the role – Property, General, Assistant
  - Contributions
  - Banking cash
- Delegated budgets & decisions
  - warden, premises committee, overseers etc
- Cash floats for committees
- One LM treasurer does accounts for another LM



# Sharing the area load

- Team of Treasurers
  - more heads than one
  - one can step in to an LM
- Sharing the role: General, Property, Overall & collator
- Contributions: separate bank account & treasurer
- Bursaries: separate bank account & treasurer
- Clear delegation arrangements – Mem. Of Understanding

# Fewer LM accounts

- 9 LMs in survey do not have their own accounts (=2%)  
+3 more are known like this
- Included within AM accounts, or another LM
- Or no costs at all

## **Consequences:**

**fewer end of year accounts to produce & collate**

**fewer problems to sort out**

**fewer treasurers to find**

Fewer transactions

Fewer transactions

26%

of BYM local meetings  
do not have a meeting house

= 126

# Fewer transactions

- Meeting without a meeting house  
126 in BYM = 26% of all local meetings
- Others *suggested in workshop*:
  - *Reducing use of cash – online payments, collections, use a locked tin and count every 4 weeks*
  - *Simplify donations*
  - *Standing order giving – quarterly not monthly !*
  - *Pay utilities by direct debit*
  - *Centralise utilities, so less local work, and less reinvention*

# Online banking

- 34 (60%) mentioned AM or LM using electronic banking
- BACS transactions
- **Relief – saves work**
- Dual authorisation online – instead of 2 cheque signatories
- Treasurers have access to online statements
- Accountant has access to online statements
  
- Can link with bookkeeper and online accounts packages,  
or stand alone

# Bookkeepers

- Several use a volunteer bookkeeper (not the Treasurer)
- 14% of LMs in survey use a paid bookkeeper
- 60% of AMs in survey do NOT have an LM paid bookkeeper
- 9% (=5) AMs have ALL their LMs with a paid bookkeeper
- 20% of AMs in survey use a paid bookkeeper for AM

# Benefits of Bookkeepers

- Treasurers not carrying the load
- Not keeping ledgers, spreadsheets, reconciling
- Not chasing discrepancies – payments have documentation
- Preparing accounts is far easier
- Treasurers do not need accountancy training or aptitude

**= Easier to find Treasurers, and less burnout**

**Treasurers can concentrate on overall finances and decisions**



# Online accounting software

- LM Treasurers enter all transactions
- Or use bookkeeper – or a combination
- Some use a Single AM bank account
- Using standard procedures
  
- Can be with bookkeeper and online banking

**Benefits: Clarity, time, fewer problems**

# Accounting software used

Quickbooks	9
Paxton	6
Sage	5
Xero	1
Liberty	1
VYCOUNT	1
Data Developments	1
Quicken	1

# Accounts examiners

- 91% of AMs mentioned paying someone to examine accounts
  - either area or local
- Several mentioned nominal sums or £125 for a local meeting

# More Accountancy services

- Regular management accounts
- Collating accounts
- Examining accounts
- Producing accounts
- Reviewing annual report
- Advising
- Annual budget
- Schedule of giving
- Payroll
- Pensions
- Hosting online accounting package & training

# Accounting arrangements

Is there scope for

- Using the same arrangements in neighbouring AMs?
- Having the same provider across several AMs?

# Meeting together

- “The best thing is to keep talking to each other”
- “LM and AM Treasurers get together twice a year to eat cake and discuss Treasuring matters”
- “LM Treasurers meet annually to discuss issues and present budgets prior to AM level approval”
- “We meet to share problems and knowledge”
- “Means there is someone else out there who knows what is going on”

# Other ideas

- Centralising utilities
- Reducing the number of separate trusts
- End of year reporting sheet gathers information in 1 place
  
- Warden is signatory to one of 2 bank accounts:
  - Checks payments received (*online, not cash*)
  - Set up payments for authorisation
  - Enters transactions in our accounts package
  - Debit card with limited funds in account

# More ideas... *from the workshop*

- *Treasurers need to understand the finances, even if they don't do the transactions themselves*
- *Triodos bank offers 2 levels of authorization – 1 and 2 authorisers - though Charity Commission recommends only using 2 authorisers...*
- *In one AM, local treasurers submit annotated bank statements to enable bookkeeper to code transactions*
- *Have someone to help discernment*



# Top ways of reducing load

- Sharing and dividing role
- Meet, talk, share
- Common systems – one treasurer can cover another
- Electronic banking – including dual authorisation
- Bookkeepers – carries load, reduces issues
- Online accounts packages – all is clear and entered once

one more....

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