



**President: HRH The Duke of Edinburgh KG KT OM GBE QSO**

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## **AYRS TREASURER & MEMBERSHIP SECRETARY – DUTIES AND GUIDANCE**

Note: This is the second draft of an on-going “job description”. People who are seriously interested in taking this task on should contact the AYRS Office email: [office@ayrs.org](mailto:office@ayrs.org) for the current version.

### **Formal Responsibility (from the Articles of Association)**

The duties of the Treasurer, as defined in the Society’s Articles are:

1. to keep proper books of account with respect to:
  - (a) all sums of money received and expended by the Society and the matters in respect of which the receipt and expenditure take place.
  - (b) all sales and purchases of goods by the Society; and
  - (c) the assets and liabilities of the Society.

Proper books shall not be deemed to be kept if there are not kept such books of account as are necessary to give a true and fair view of the state of the Society's affairs and to explain its transactions.

2. To prepare a copy of the accounts (including every document required by law to be annexed thereto) which is to be laid before the Society in general meeting, [to] be sent to every member with the notice of the Annual General Meeting and a copy of the accounts shall be prominently displayed in the Society's premises (if any) and on the Society's website at least 14 days before the Annual General Meeting.

With the change in methods of money transfer from cheques to electronic means, and the incorporation of “Subscribe Now” buttons on the website for new members to join, it has become sensible for the Treasurer to also act as Membership Secretary, and to keep the Membership List. This avoids a lot of correspondence between the Hon Secretary and the Treasurer to keep both the Accounts and the Membership list aligned and accurate.

### **The Bank Accounts**

AYRS has six bank accounts – a Giro account, four with HSBC and one with PayPal. The PayPal account receives all of the subscription payments made through the website, and is also used for payments made across the WWW, especially payments to entities outside the UK. The Giro account, which holds £70, has been dormant for many years. (Girobank is now part of the Cooperative Bank). AYRS has no credit cards.

The four HSBC accounts, all of which are “homed” at the London Shepherds Bush branch, are:

- a) No 90100757 – This is the main current account. It receives a number of standing order subs payments every October and a scattering over the year. It is used to pay major bills (through Internet banking transfers) e.g. the printing of Catalyst, AYRS’ insurance policy, etc. Whoever is mailing out the Catalysts needs a charge card on this account so they can buy stationery supplies and stamps online and at shops. Currently, only Simon holds a card.

**Amateur Yacht Research Society, BCM AYRS. London WC1N 3XX**

Registered Office: 9 Lynton Road, Thorpe Bay, Essex SS1 3BE. Company No 785326. Educational Charity No 234081

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- b) No 21165895 – a savings account holding the Society’s operational reserve. Together with the above, it forms part of the Society’s Accumulated Funds in the accounts. Money here can be transferred to/from the current account as needed. If interest rates ever rise again to something more than nominal, transfers may be worth doing, but that has not been true of late.
- c) No 91381547 – The Howard Fund savings account – used to hold Mr Howard’s legacy and interest accruing from that. This money can only be used for grants to members’ projects under the terms of Mr Howard’s will. It therefore appears in the accounts as a Restricted Fund.
- d) No 73088243 – The MacAlpine-Downie Fund, currently (and for some years) standing at about £67. Its purpose is unknown to Simon; however Michael Ellison should be able to throw some light on that.

The HSBC accounts are managed through Internet banking, although the bank send out regular statements (monthly for the current account, quarterly or annually for the rest). Currently, the Chairman, John Perry, and Simon, as de facto treasurer, have access. Access is granted to individuals and is not transferrable, so any new Treasurer will need to be added (and vetted by the bank). It needs a (personal) password and security device issued by the bank. As noted above, those who buy things like stamps on behalf of the Society need a bank card, to avoid them having to pay large bills from their own account (stamps for Catalyst postings amount to some £300-£400 a time).

There is a cheque book, although it has not been used for some years. Two signatures are required on each cheque, so the policy has been for the Secretary &/or Treasurer, Chairman, and some other Officer who lives not too far away from the chequebook holder to be able to sign. Current signatories are believed to be the late Fred Ball (in his role as Chairman), Graeme Ward (past Secretary), Slade Penoyre (past Treasurer) and Simon. (It is possible that Michael Ellison may still be a signatory). Clearly this needs updating, but we haven’t bothered because we haven’t issued any cheques of late.

The PayPal account is currently still in the name of Sheila Fishwick (as past Secretary) as changing the responsible name is incredibly tedious. We will have to bite this bullet. There are two logs-in – [office@ayrs.org](mailto:office@ayrs.org) (Sheila & Simon) and [treasurer@ayrs.org](mailto:treasurer@ayrs.org) (currently Simon, but this should be amendable). Security is by password and a code texted to one’s mobile. The PayPal buttons on the website for purchase of subscriptions and past publications should cause messages to be sent to both (although there is a bug here that needs fixing by the WebAdmin).

### **Notes on the Accounts spreadsheet**

The AYRS Accounts system was adopted by Michael Ellison; all Simon has done is translate it to a spreadsheet, and added records of the bank statements.

There are a number of worksheets in the workbook

- a) The Summary sheet – which completes itself automatically, apart from at the year end when the year-end exchange rates need entering (see below).
- b) Income and Expenditure sheets one of each for each currency (GBP, USD & EUR).
- c) A sheet of statements for each bank account, including the Giro and the Macalpine-Downie fund, both of which are dormant. (PayPal is treated as a bank account). NB apart from PayPal, the Society no longer has foreign currency accounts as they proved too expensive in bank charges.

NB there is no sheet for recording cash as such – that gets recorded on the income & expenditure sheets.

### **Summary sheet**

As noted above, apart from at year-end, this sheet completes itself from figures entered in the other sheets. Note that the “Excess of Assets” box on the balance sheet will not be zero (or close to it!) unless all the other sheets are up to date. This is a useful check!

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<sup>1</sup> Because modern computer software uses binary calculation and cannot represent decimal values exactly, there will be rounding errors resulting in a few pence showing in this box. These are of no significance and can be ignored.

At the end of each financial year it is necessary to enter the rates of exchange for the foreign currencies (USD & EUR). These Simon gets from xe.com using its historical rates tool (<https://www.xe.com/currencytables/>). The rates are rounded to five places of decimals. The rate at the end of the year (30<sup>th</sup> September) is entered in boxes 2 and AE2 for USD and EUR respectively. The rates for the beginning of the year (which you can take from the accounts for the previous year) go in X52 and AE52. NB These columns are normally hidden so they do not appear of printouts of the accounts.

When the rates have been set correctly, the values in boxes D5 and D6 will update themselves to show the gains or losses in the values of these currency reserves as the exchange rates have change.

### Income sheets

There is one of these for each currency.

Money coming in is recorded on the appropriate Income sheet.

- a) The first five visible columns<sup>2</sup> show respectively the date, from whom the money came, what it was for, how much it was, and (the Notes column F) how it came (which includes who is holding it if not the cash-“box” or a bank). NB Simon has given up using the GBP cashbox and show the money as being held by him. He can then pay it into the bank account from his personal account electronically, as there is no branch of HSBC within easy reach of his home. (Cheques he can pay in through the local Post Office.)
- b) The next few columns<sup>3</sup> (the “bank account” columns) record where the money is – as a cheque, as cash, held by one of the officers, or paid directly into one of the bank accounts. For each item coming in enter the amount in the appropriate column.
- c) The next (“analysis”) columns<sup>4</sup> show how the money is accounted for: so subs go in the Subs column, donations under Donations etc. If a single payment covered two or more items, proportionate it between the appropriate columns: so a £50 subs+donation payment could show £20 under Subs and £30 under donations etc. Where standing order payments are for odd amounts which used to be the annual subscription e.g £15, £25, Simon hasn’t usually bothered to subdivide.
- d) The final two columns are a check as to whether the entries are correct. If the amount in the bank account columns doesn’t add up to the amount of the payment (Col E) the result is non-zero; similarly for the analysis columns.

When money is moved from one account to another, e.g. when cheques are paid into the bank: Column A shows the date, Col B records the transaction e.g. “chqs to bank”, Col C records any extra data e.g. which cheques they were, and Col E is left BLANK. You then enter a minus value under the account the money is leaving, and a positive value in the account it’s going to, and make no entries in any other column, other than to record the pay-in slip number in the Ref column.

NB If you remove cheques from the cash box and don’t immediately pay them into the bank, then the record should show that the money has moved from the “Cheques” column to the “Held by Officers” column and then, when it gets paid in, from the “Held by Officers column to the bank account.

### Expenditure sheets

The Expenditure sheets work similarly. Note that the first “account” column is for unpaid bills. Remember to enter the amount of the bill in the analysis columns (column P onwards)

When the bill is paid, the “payment” entry has a blank in the Amount column, a minus value in the Bills column, and a corresponding plus value in the bank account column, and no entries in the analysis

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<sup>2</sup> Columns A, B, C, E & F. Column D is hidden and not used on the Income sheets

<sup>3</sup> Columns G to N (GBP), G to K for USD & EUR

<sup>4</sup> Beginning at column P.

columns. If the bill is paid by an officer the plus value goes in the “Paid by Officer” column, and their name in the “Notes” column F.

E.g. if we get a bill of £110 for hire of Thorpe Village Hall, you make an entry showing £110 in the Bills column, and also in the Meeting Room Hire column. When (If) that bill is paid by Fred, put -£110 in the bills column and £110 in the “Paid by Officer” column (and “Fred” in the Notes column F). When Fred gets refunded, -£110 goes in the “Paid by Officer” column, and £110 in the bank account column.

### **Transfers from one currency to another**

To show a transfer of, say, \$500 to sterling, \$500 goes in the transfer column of the US\$ EXPENDITURE sheet and the corresponding GBP amount in the transfers column of the GBP INCOME sheet. Column A in each case shows the date, Column B “transfer from \$ to £”, column C the rate “\$xx = £1.00”.

### **HSBC Bank Account sheets**

The bank account sheets require a level of computer expertise as they are potentially more complex than simply filling in numbers in boxes. (They can be done that way but it’s incredibly tedious!)

Each sheet requires that an appropriate statement be downloaded from the online banking app, and the data re-arranged and reformatted to suit our column arrangement.

The column layout we use for the HSBC accounts is the same as on the printed HSBC Statements (date, to/from, for (reference), amount paid in, amount paid out, and our calculated balance). Once upon a time, the format available from HSBC’s online banking was of this form, now it is not; and the data downloaded has to be ungrouped and moved around to fit. Column F is a calculated figure and does not need to be entered. The balance figure from the bank statement goes in Column G (Notes), and Column N compares the two so you can check you’ve got it correct. (It’s very easy to enter something twice, especially when HSBC statements can change the order of transactions on the same day). Simon tends to leave the downloaded, reformatted, data at the lower half of the sheet so that the Reporting Accountant (Robin) can find any errors he might have missed.

Simon tended to download HSBC statements about once a month. (They come out on the 20<sup>th</sup>).

### **PayPal**

The PayPal sheet is based upon the format of the PayPal activity statements modified to handle the different currencies in separate columns. Again, PayPal have changed the order of columns over the years, but their files all have headers, so it’s a straightforward if somewhat tedious matter of sorting them before copying and pasting the data into the table.

From the PayPal home page, pull down the “Activity” menu header and select “All reports”. On the Reports page, go to “Activity Download” NOT “Statements”, and select “Balance affecting”, the date range you want, and format “CSV” which loads nicely into Excel. Then save the file in the AYRS Team Folder on Dropbox, which you should have synchronised on your computer (or at least the relevant parts of it). The folder you want is Committee/finance/paypal. Copy all the headers+data into the bottom part of the PayPal sheet and move things around until the headers match those at the top of the page. It’s then straightforward to move the data (or the relevant bits of it) to the top. Note you do need to break out transactions in foreign currencies (USD & EUR) into the appropriate columns.

Note: Columns A, B & C come from PayPal. Columns D & E, G & H have to be filled manually according to whether money is received or sent. Use the NET amount in each case. Those first five columns can be copied directly into the Income and Expenditure sheets columns A to E. The Gross amount is copied into the appropriate Analysis column, and the Fee (for payments received) entry into the “bank charges” column on the Income sheet. Note for payments, the fee is zero.

Remember if you get payments in something other than GBP the data has to go into the appropriate sheets!

General Note: If you look at older accounts files you may find that the column labels and headers are different, but the principles are the same!

## **Producing Reports for the Committee**

With the current Excel spreadsheet this is simply a matter of printing the “Summary” sheet using the preset print area.

## **End of Year Tasks**

Don't add any more data to the worksheets after 30<sup>th</sup> September (the end of AYRS financial year) other than picking up any bank transactions (usually subs payments in advance) that took place in the last few days of September.

Check that the Excess of Assets figure on the Summary sheet is zero or within a few pence of it. (Spreadsheet software can introduce rounding errors which show up as a few pence out of balance). If it's not so, go through the sheet and check for errors such as payments attributed to the wrong columns. (Simon found one this last year where a currency transfer had been labelled as a subscription income).

Produce a report for the Autumn Committee meeting to approve, and write your Treasurer's Report for the Directors report and AGM. Send this to the Secretary (and Editor if it's going into Catalyst).

Once the Committee have approved the accounts, make a copy of the file and clear out any extraneous data from it so that a clean version can be sent to the Reporting Accountant.

Make another copy of the file, and name it for the next financial year. Read protect and archive the old one. In the new file, clear out all the entries relating to the old financial year, and set the starting balances on the income & expenditure sheets to the closing figures for the old year. Do similar for the bank statement sheets. If people have paid subscriptions in advance, copy these across from the old year's file and show the income as current subscriptions. There may be some left over in which case it is put as subs for future years. Take a deep breath, and check that the books balance. If not look for errors and correct them.

Now you should be ready to start the new year with all the standing order payments which arrived in the current account on or after 1<sup>st</sup> October. These should all have a reference field attached that corresponds to the one stored in the Membership file. Sometimes HSBC get the fields the wrong way round, so you have to do a bit of cut and paste to correct that. Once it's all clean, copy to the income sheet and get ready to update the Membership file.

## **Memberships**

The Membership list is in a separate spreadsheet file (in the Dropbox under “Members”). Again, there are a number of sheets in the file. (See below).

### **Handling new memberships**

Most new memberships these days come with a PayPal payment. Whenever someone clicks on the Subscribe button on the website page PayPal will send an email to [treasurer@ayrs.org](mailto:treasurer@ayrs.org), and again when a payment is made. The former advises us that someone has set up a PayPal standing order and contains most of the information needed to copy across into the membership list. The latter confirms payment has been made and is the prompt to send the new member (NOT PayPal – be careful if hitting “Reply”) a “Welcome to AYRS message”. You also need to advise whoever is sending out Catalysts of any new paper memberships so they can be sent a copy of the last one.

You will get another one of these latter messages whenever a sub is renewed, which should be answered with a “thank you for renewing” message. You will find standard texts for these messages in one of the mailbox folders (or you could write your own).

Note: for PayPal payees the membership runs for 12 months from date of joining NOT just to the next Sept 30<sup>th</sup>. This is because PayPal won't renew the sub for 12 months and cannot be persuaded otherwise.

Sometimes people will download a membership form from the website, fill it in by hand and send it in, with a cheque or a signed bank standing order, by post. Details go in the membership list; cheques go into the bank account; bank orders need a reference number adding and then sending to the member's bank with a covering letter prompting them to pay up. The reference number used recently consists of the year of joining, followed by the members surname and initials, and if necessary a distinguishing number, e.g 2020SmithD3 (as there are already two SmithD in the list!)

## Renewals

A number of long-standing members pay subscriptions by Bank Standing Order (AYRS has never operated Direct Debit although there is no reason why it could not be set up). Most of these arrive at the end of September or early October, although a few arrive later. There are also one or two who make donations at other times of the year. These get listed in the bank statements, and the information needs to be noted in the membership file. Banks seem to be lax about getting the payee name and payment reference in the right order so a little sorting has to be done to get a list that can be copied from one file to the other!

Not all the standing orders are for the current membership rates (£10 or £20). Rates in the past have been higher (£15 and £25) and some people are still paying at these old rates. That is their choice and needs to be respected. A few pay subscriptions for more than one person (e.g. Simon). This has to be identified and the memberships annotated accordingly.

PayPal renewals are notified by email as described above. Note: for PayPal payees the membership runs for 12 months from date of joining NOT just to the next Sept 30<sup>th</sup>. This is because PayPal will only renew the sub on the anniversary of joining and cannot be persuaded otherwise.

Typically there are a number of people who, by the end of the year, have forgotten to renew and who need prompting (usually in January). They may well send cheques, although it would be a good idea if they could be persuaded to use PayPal. (There is a button for this purpose on the website).

## Leavers

Members who positively resign (as opposed to just letting the sub lapse) should get a “sorry to see you go” letter, and the relatives of those who die a “sorry to hear that” letter. Simon didn’t normally bother to file these, just move their membership entry to the “dead” page of the spreadsheet. Lapsed members just get deleted after a year or so (in case it’s a genuine oversight and they want to be reinstated).

## The Membership file

The front sheet called “Print” is a scratchpad used to generate mailing labels for occasional orders and miscellaneous letters.

The important one is the second one – Current Members. This lists all the current paid-up members (and a few whose subs are expiring). The flag column is for various purposes according to the whim of the moment. The current colour coding marks members whose subs are overdue. Each line of the sheet gives the members surname, title (useful for addressing letters), forename, suffix (post-nominals etc), three address entries the last of which is the post-town in UK (these all map onto separate lines when generating a label), postcode, postarea (county for UK, post-town for some other countries where the postcode needs to precede the town in the address), and country. Next (Column L) comes the postage rate to be used (“electronic” for WWW subscribers).

The next two columns contain members’ phone numbers, and email addresses for AYRS’ correspondence use. Some of the entries have address or telephone numbers marked as “ex-directory”. This is so they don’t appear on any published membership lists. You will find the relevant data on the next sheet.

If members are electronic subscribers then the address to be used for advising them of Catalysts availability is under “WWWsub”. Next come the “localarea” i.e the local group to which they would be invited if only we could get people to organise local groups, their phone number, and their normal email address., and if we know the username they use on the AYRS Forum that’s in the next column. Columns R, S, & T record their class of membership, its expiry date, and the amount they paid last. If they paid by standing order into the HSBC account then the reference used is next (Column U). Column V records any useful notes, such as their sub payment record, W their interests if they declared any, and X if they signed a Gift-Aid declaration and when. Z records when their next payment is due (in days) and is used to flag any overdue subs. (There may be a better way of doing that but this one works).

The next sheet labelled “Complimentary” records similar data for those who receive Catalyst but who do not pay a sub (hence are not members), such a libraries, including the British and university libraries who

have to receive a copy of every paper publication by law. These have expiry dates merely to remind us that we ought to check that they still want Catalyst at some point.

This sheet also records full address, email and telephone information for that handful of members who wish to be ex-directory.

The third sheet is a list of expired members who really ought to get a reminder that their sub has expired and an invitation to rejoin.

The fourth sheet records those who resigned or died (just in case someone asks what happened to them).

Other sheets will be found in the archive file. They consist of lists of paid up members at various points in our history (usually around New Year i.e. just before the AGM), and sheets used to generate mailing labels for various Catalysts etc. This file is not online but available.

### **Catalyst mailings**

Each edition of Catalyst needs to be sent to all the members and to the Complimentary subscribers. Electronic subscribers need to be separated out, as all they require is an email telling them to download it; other members need postage labels, or the relevant information (i.e columns B to L inclusive) sending to whosoever posts the Catalysts. It is useful to copy the “current members” to a new sheet before sorting and pruning. Note the October Catalyst goes out to people who were members in the previous year as well as those who are currently paid-up. Note as well that this data is protected by law so if sending it to a printing firm, for example, make sure the appropriate contractual safeguards are in place.

NB Whoever generates the mailing labels from the membership data needs to know how to mail-merge.

### **Secretary’s Membership List**

Every January, the Membership Secretary needs to generate a list of the members so the Hon Secretary can check who is entitled to vote at the AGM. There is a MS Word file that will generate this automatically. (NB a knowledge of how to mail-merge is required here too).

### **Software and Knowledge Required**

Both the Accounts and Membership files are currently (2020) Excel spreadsheet files. There is no reason why these could not be translated into LibreOffice/OpenOffice format and stored as that. Whoever is the Treasurer/Membership Secretary needs to know how to handle a one-line-per entry spreadsheet. (It’s not difficult, whatever Kim may say!)

Generating the mailing labels for Catalyst distribution and the membership list for the AGM needs knowledge of how to mail-merge. (Simon used MS Word, he has insufficient knowledge of LibreOffice/OpenOffice to know how to do it with those, but expects it can be done).

The spreadsheet files could be translated into an SQL database on the webserver, but someone would have to write an appropriate web-browser front end, and make sure all the security was in place. It has not yet been considered worth it as only a few people need access to the files.

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