British Caving Association
Finance Committee

Notes from meeting on 27 November 2024

Present

Chris Bolton	BCA Treasurer	CJB
Pete Bann	CNCC Treasurer	PB
Tom Harrison	CSCC Treasurer	TH
Angus Sawyer	DCA Treasurer	AS
Mike Higgins	DCA Deputy Treasurer	MH
Geoff Dommett	DCUC Treasurer	GD
Mary Rogers	CW/OC Treasurer	MR

David Cooke was invited to attend but was unavailable and sent apologies.

The meeting was held over Google Meet, 8pm – 9pm

The primary purpose of the meeting was to discuss Regional Council (RC) budget estimates for 2025, in the context of constraints on BCA finances, and the concern expressed by the CSCC Chair.

1. Introduction

CJB described the current financial position of BCA. Not all the information for the 2025 budget is available, particularly the amount of the insurance premiums, which account for over 50% of the budget, but it looks likely that the requested budgets will exceed income by about £10k. Given that reserves are at the minimum level, this will require Council to decide whether to ask for cuts or to increase subscriptions. RCs might need to consider if there's any scope for cuts.

2. CSCC Chair's concerns

David Cooke, CSCC Chair, has expressed concern that the requirement for RCs to submit budget estimates represented a loss of control of their expenditure by the RCs. He referred to 'core expenditure' which was a term CJB was unfamiliar with. CJB has responded to him to say that the intent was to predict spending, not to control it, although it might be necessary for BCA Council to limit spending if BCA simply did not have the funds available. Council had passed the motion to implement the change, although another Council meeting could change that. The budget for 2025 was to be considered by Council on 17 December and RC representatives would be able to discuss any proposal to limit expenditure.

TH explained some of the historical background to 'core expenditure'. This was primarily related to C&A. Different RCs have very different spending requirements; in some case C&A is the major cost while, for example for CNCC, caver training is significant.

In general, the Finance Committee were not too concerned about the need for estimates, although the need to be able to respond at short notice, eg, to replace gates on a cave, was a concern. CJB explained that the system of A, B and C expenditure was intend to allow flexibility. Discussion moved on to the estimates themselves.

3. Budget estimates

It because clear in the discussion that CJB's explanation of his budget request wasn't clear.

- allowance should be made for unpredictable expenditure using the A, B and C categories. If there's a 50% probability, based on previous experience, of an expenditure, it should be put in slice B. For a 10% probability, in slice C. For a probability between 50% and 10%, part of the cost in each.

- estimates should relate to anticipated spend during 2025, which will be claimed for during 2026

- two estimates for C&A.

    One for minor items of C&A, maintenance, etc, not including any project expected to cost over £750. The total of the A (100% probability) and B (50% probability) estimates would be the amount the RC can spend on this category without approval from the Treasurer. Previously, that was limited to £750, then £1500, then £3000.

    One for any major projects, estimated to cost over £750 per project. Such projects will require approval by the C&A WG, as previously. Estimates for this category will not be included in the RC's budget, but will be pooled and controlled by the C&A WG. Approval by the WG will thus include allocation of the funding. The money will, however, be spent by the RC, included in their claim at the end of 2025 (unless an advance has been requested) and reimbursed in 2026.

- Some Treasurers had asked whether equipment such as anchor bolts should be included as C&A, as CJB hadn't listed a category for equipment. In revised estimates it may be split out.

4. Regional Council funding and benefit to non-members of BCA.

The current guidance for Funding of Regional Councils requires that funding must be spent "for the benefit of all BCA members". CJB sought views on the extent to which funding could benefit non-members, for information only – no change is being proposed.

Some RCs, such as CNCC, see themselves as supporting all cavers, not just BCA members, and hope that non-members will feel obliged to join. Other RCs were strongly opposed to supporting non-members and felt that cavers would not bother joining if they could obtain the benefits without.

BCA does already provide some facilities which are available to non-members. In the Northern regions, many caves are open access, anchor bolts are provided for SRT, and non-members use these. In the South, caves tend to be locked and accessible to members only. In response to a comment that many access agreements only cover members, for insurance reasons, CJB noted that in certain circumstances, BCA insurance may also cover non-members for liability to landowners. This provision was negotiated in order to facilitate access agreements by mitigating the concern of landowners where caves were open and might be used by non-members. CJB undertook to forward the details, a non-definitive précis of which is below.

> The section of the BCA Insurance on liability to landowners applies to caving as a pastime (ie, not commercially or under instruction) where access to the cave is permitted by agreement with the landowner, and provides certain non-members with the same cover in this respect as members. To be eligible, a non-member must be accompanied by a member of a BCA club or must have a minimum of 2 years caving experience.

The direction of discussion in the meeting was that a policy of supporting non-members was not appropriate for BCA, although the possibly of a ‘neutral’ approach was also discussed. No further action is planned.

Post meeting note: The present wording “for the benefit of all BCA members” doesn’t actually say non-members may not benefit, only that no BCA members may be excluded. This says, for example, that access to a gated cave must not be limited members of the RC that fitted the gate, but it’s silent on whether non-members may benefit from access to an open cave.

5. AOB

JustGo

The question was asked, why has BCA moved to using JustGo for membership management? CJB replied that there were several reasons; to provide a better service to members, to provide a more secure IT environment for membership data and to reduce BCA staff admin time. The saving of admin time will probably pay for about half the cost. QMC have been using JustGo for 2 years and have found it very effective. [post meeting note: a further quarter of the cost has been saved by avoiding the need to make and post plastic membership cards]

Travelling expenses

Travelling expenses are currently paid by RCs and refunded by BCA, for Officers attending Regional Council meetings, and volunteers supporting C&A projects. Many volunteers do not ask for expenses and they are only paid where the journey was only made for that purpose, eg, the volunteer didn’t go caving as well. The rate paid has been the standard HMRC rate of 45p/mile. The Committee generally agreed that this rate was intended to apply to employees and that a lower rate to cover fuel costs only (~12p/mile?) might be more appropriate for volunteers. This is something to be considered in future meetings.

Chis Bolton
BCA Treasurer