

# Explorer Scouts

# Subscriptions

## Information for Parents

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# Introduction

This information sheet explains how we manage and collect payments for membership fees (“subs”) and other charged events such as camps and other activities.

We use a payment system provided by Online Scout Manager (OSM) which allows parents to set up a Direct Debit so that subscriptions can be paid automatically whenever they become due. This system may already be familiar to you as many of the Scout groups in Cabot District are already using it very successfully for their Beaver, Cub, and Scout sections.

Using Direct Debit to collect subscriptions offers some significant advantages over payment using cash and cheque:

- Payments are made automatically whenever they become due.
- No need for your child to carry cash or a cheque to an evening meeting.
- Leaders do not have to handle large amounts of cash.
- Payments are simple to track and leave a detailed audit trail.
- We can easily reclaim the Gift Aid on qualifying payments.

This arrangement with OSM and their payment systems provider, GoCardless, is fully protected by the terms of the Direct Debit Guarantee:

## The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or interval of your Direct Debit GoCardless will notify you 3 working days in advance of your account being debited or as otherwise agreed. If you request GoCardless to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by GoCardless or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – If you receive a refund you are not entitled to, you must pay it back when GoCardless asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

The full terms of the Direct Debit Guarantee can be found at <https://gocardless.com/direct-debit/guarantee/>.

# Getting Started

Shortly after your child joins an Explorer Scout Unit, you will receive an email from Online Scout Manager inviting you to join and set up an account with GoCardless, the online payment processor for OSM. If you have not received this email within a few weeks of joining, please contact the District Explorer Scout Administrator.

Your account will allow you to create a Direct Debit agreement with Cabot Scout District so that any fees due are paid automatically.

On first logging in to the system you will be presented with the list of payment schedules to which you can subscribe. You will initially only see the ‘Subscriptions’ schedule. If your child’s Explorer Scout Unit uses OSM for payments for camps and other events, then a ‘Camp & Events’ schedule may appear later when you child is signed up to attend their first event.

OSM Payments Personal Details Emails Phoebe 0 Account ▾

Welcome to My.Scout payments for **Phoebe**

## What is this?

We are using Online Scout Manager to let you pay online for your child's scouting online - this is easier for you and easier for us!

We would like you to set up direct debits for the payment schedules below - you will be notified each time a new payment is added to the schedule and you can cancel the direct debit at any time. Alternatively, you can pay for individual items from the payment schedules as one-off transactions.

Using this system is very safe as direct debits are protected by the Direct Debit Guarantee, and GoCardless (the payment system) is regulated by the Financial Conduct Authority and sponsored by the Royal Bank of Scotland.

### Payment Schedules

Name	Description	Actions
Subscriptions	Regular membership fees for Explorer Scouts	<a href="#">View details</a>

Click on the 'View details' button to see the payment schedule for your child, and to set up a Direct Debit to pay them.

OSM Payments Personal Details Emails Account ▾

## Subscriptions for **Phoebe**

Regular membership fees for Explorer Scouts

Please setup a direct debit subscription by clicking 'Setup Subscription' below. You will automatically be charged according to the payment schedule; you will always be informed of new payments and given the opportunity to cancel the direct debit at any time. Alternatively, you can pay for individual items using the Pay Now buttons.

[Setup Subscription](#)

Description	Payment Date	Amount	Pay Now	Last updated	Status
Autumn 2018	17/09/2018	£47.00	<a href="#">Pay Now</a>	n/a	<a href="#">Not due yet</a>

The 'Setup Subscription' button allows you to create a Direct Debit for that schedule. Once you have completed the Direct Debit set-up, this will be confirmed in your 'Payments' page.

OSM Payments Personal Details Emails Phoebe 0 Account ▾

## Subscriptions for **Phoebe**

Regular membership fees for Explorer Scouts

Description	Payment Date	Amount	Last updated	Status
Autumn 2018	17/09/2018	£47.00	n/a	<a href="#">Direct debit is active</a>

[Cancel direct debit and any initiated payments](#)

Subs are taken on the date when they become due, usually two weeks after a new term has started. You will always be emailed before a payment becomes due. The email will specify the reason for the payment, the amount and the date it will be taken, as well as a link to take you into the OSM site to amend or cancel your payment.

# Online Banking

If you do not wish to take advantage of the Direct Debit scheme, we are also able to take subscription payments via online banking. Payments should be made whenever you receive the email notification from us that a subscription payment is due. You will need three pieces of information for your online payment: our bank sort code, our account number, and a payment reference.

**Bank sort code: 30-96-26**  
**Bank account no. 39368068**

The payment reference will be unique to each child and should be made up as follows:

**[Unit Code] + [Surname] + [Forename Initial]**

Where the unit codes are:

Brabazon = BR  
Concorde = CN  
Pirates = PR  
Spaniorum = SN  
Spitfire = SF  
Steamer = SM  
Young Leaders = YL

For example, for Jane Smith, an Explorer Scout in Pirates ESU, the payment reference would be PRSMITHJ. If you are paying subs for more than one child then you should make separate payments, each with a unique reference.

If your surname is too long for the whole reference to be accepted by your bank, simply truncate the surname part by as many characters as required to allow the first initial to be added onto the end. This is to ensure that payments can be matched even where siblings are attending the same ESU, because the last letter of the reference will always be the forename initial.

If you have any doubt about the reference to use, please contact the District Explorer Scout Administrator (see Help & Support below) who will be happy to advise you of the correct reference for your child.

# Cash & Cheques

We can still take payment by cash or cheque, but this is only as a last resort if, for whatever reason, it is not possible for parents to use OSM. We have opted to use OSM because it lifts so much of the administrative burden off our Explorer Scout Leaders, and handling cash is our least favoured option.

Please ensure that your child's Explorer Scout Leader provides you with a written receipt for any cash payments since that is the only way we can trace your payment in the event of a dispute.

# Late Payments

Subscriptions are the life-blood of Scouting and enable us to do all the exciting things that we do. Late or missed payments reduce the amount of funding we have available for everyone. It is a condition of your child's continued membership of the Scout Association that their subscription payments are up to date.

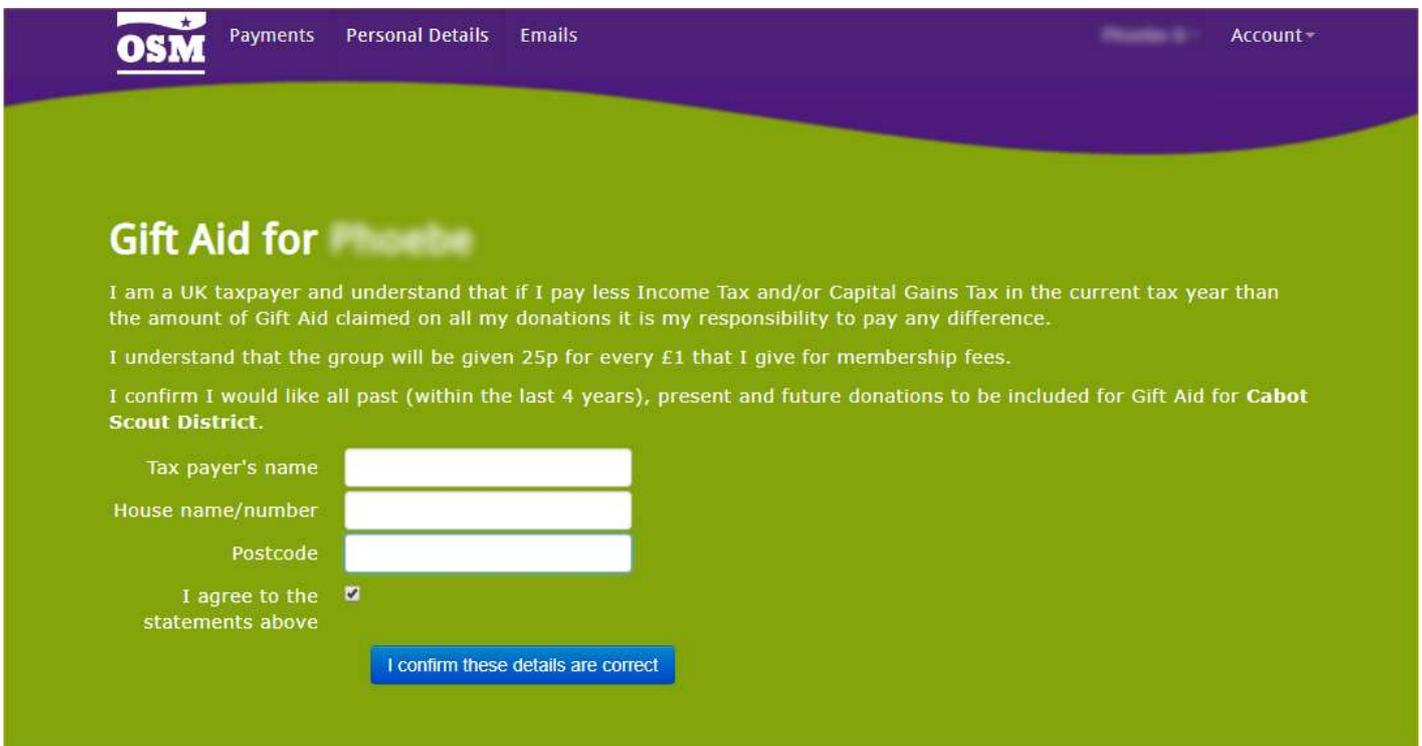
Cabot Scout District operates as a charity and can consider requests for financial assistance due to hardship. In the first instance please speak about this in confidence to your child's Explorer Scout Leader and they will be able to bring that to the attention of the District trustees for consideration.

# Gift Aid

If you are a UK tax-payer, then we would strongly encourage you to use the OSM system to sign up for Gift Aid. It costs you nothing extra, but it allows us to reclaim back from HMRC 20% of the value of your child's subscription. That means your £47 termly subscription payment is worth £58.75 to us!

*giftaid*

We will send you a link by email that will allow you to sign up for Gift Aid with just a few mouse clicks. Once you click on the link and log in to OSM, all you need to do is provide your name, your house number/name, your post code, and tick the box. If you have more than one child in Scouting, you may need to use the drop-down list in the top-right of the window to repeat this process for each child.



The screenshot shows the OSM website interface for setting up Gift Aid. At the top, there is a purple navigation bar with the OSM logo and links for Payments, Personal Details, and Emails. On the right, there are links for Profile and Account. The main content area has a green background and is titled "Gift Aid for Phoebe". It contains three paragraphs of text: "I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax in the current tax year than the amount of Gift Aid claimed on all my donations it is my responsibility to pay any difference.", "I understand that the group will be given 25p for every £1 that I give for membership fees.", and "I confirm I would like all past (within the last 4 years), present and future donations to be included for Gift Aid for Cabot Scout District." Below the text are three input fields for "Tax payer's name", "House name/number", and "Postcode". There is a checked checkbox for "I agree to the statements above" and a blue button labeled "I confirm these details are correct".

We do hope that you will take advantage of this and allow us to maximise the amount we can reclaim from HMRC. Every little bit helps keep our subscriptions as low as possible.

You can sign up for Gift Aid regardless of how you pay for subscriptions. Whether you pay by Direct Debit, online banking, cheque, or cash, if you are a UK tax-payer then we can still reclaim basic rate tax on your subs.

## Help & Support

We hope that you found the information in this document clear and helpful. If you need any further assistance or have unanswered questions about anything contained in this document, please email the District Explorer Scout Administrator at [desa@cabotscouts.org.uk](mailto:desa@cabotscouts.org.uk).