

## DIVISION FINANCES

### (a) Ordinary expenses

Divisions are required to process meeting expenses via CONCUR (<https://www.concursolutions.com/nui/signin>). CONCUR should only be used for reimbursement of legitimate or allowable expenses incurred in the division's activities (outlined below). All expenses must be submitted within three months of the meeting date.

Before it is decided to incur any special or extraordinary expenditure, and in order to avoid personal liability, a detailed application seeking advice or further financial help should be made to Council secretariat ([BMADivisions@bma.org.uk](mailto:BMADivisions@bma.org.uk)).

Honorary secretaries of divisions are required to furnish annually a report of their activities, together with a financial statement on a form [here](#). The period covered by the report is from January to December and the reports should be submitted by 31 January if possible and no later than 22 March in each year.

Council secretariat is always ready to give advice if there is any difficulty in completing the annual financial statement.

### Approval of expenses

Once a claim has passed the Concur audit stage it is released to the relevant staff member to review and approve. All claims will be checked by the appropriate member of staff to ensure that they comply with this policy before final approval and payment. This process should not take longer than 15 working days.

Approvers will often ask individuals for clarification or comments on certain expense claims – this is part of good financial governance and should be seen as routine. Where an item is claimed that may potentially be outside the policy the approver will refer the claim to the Treasurer who will make a final decision.

### Scrutiny of expenses

**Please note, as per the BMA's policy on the scrutiny of expenses, all BMA expenses shall be open to scrutiny by BMA members on their request. However, such scrutiny shall be subject to strict confidentiality undertakings being given by the requester and access shall only be given by secure confidential email with an attachment water marked with the requester's (BMA member's) personal details.**



## Expenditure

Divisions may claim for the following expenses:

- i. Speakers fees for **scientific** subjects only or charitable donations in lieu of fees
- ii. Reasonable room hire charge
- iii. Reimbursement of travelling expenses for speakers only (in accordance with the rules for elected BMA members \*)
- iv. Hotel rates for speakers only (in accordance with the rules for elected BMA members\*)
- v. Meals at division meetings (three meals per year, up to £25.00 per head for each meal)\*\*
- vi. Light refreshments at division meetings (tea, coffee, biscuits)
- vii. Reasonable secretarial expenses, supported by itemised receipts and invoices
- viii. Purchase of equipment **provided that permission has been granted by Council secretariat.**

\*Please refer to the BMA committee expenses policy 2019-2020

\*\***No more than 3 division meetings can be claimed for in any one year.**

## Unauthorised expenditure

Expenditure from Association funds such as the following would be contrary to the practice of the Association:

- i. Honoraria or fees to speakers on non-scientific subjects invited by the division to address its members. e.g. BMA committee officers and members
- ii. Grants to benevolent funds
- iii. Grants to other funds created for objects to which the funds of the Association cannot lawfully be applied
- iv. Donations or subscriptions to other local or national organisations (except appropriate charitable donations in lieu of speakers fees)
- v. Wreaths or other tributes
- vi. Purchase of division regalia or additions thereto

## Returning unused funds to the BMA?

Any remaining funds from the first official account can be transferred direct to the BMA via BACS using the following bank details:

Bank name: NatWest	Sort Code: 60-80-07
Branch: Tavistock Square	Account no: 36266043

**Please include the name of the division in the payment reference field.**

Once funds have been transferred and the account is closed, please notify council secretariat by contacting [BMADivisions@bma.org.uk](mailto:BMADivisions@bma.org.uk). If you experience any issues with closing the official account, please contact council secretariat for further advice.

If you would like to return any remaining funds by cheque please send to Olivia O'Mahoney, Council secretariat, BMA House, Tavistock Square, London WC1H 9JP

**Please include the name of the division in any correspondence.**

The division's voluntary account (2<sup>nd</sup> account) which is financed locally and supported by donations may remain open and be used for all other activities such as social functions and informal dinners.

### **Applying for a Concur account**

If you already have a user account for the BMA website you will be able to access the Concur application form here: <https://www.bma.org.uk/about-us/how-we-work/committee-expenses> by entering username and password for the website; which is required to access member content on the website.

BMA members that do not have an account for the BMA website will first need to apply for a website account <https://www.bma.org.uk/about-us/about-the-bma/bma-website/bma-website-help> the creation of user accounts for the website is administered by our Tech services.

### **Can I submit an expense claim prior to the meeting?**

Yes, once a meeting expense is incurred, it can be immediately claimed back through Concur.

### **Hosting joint divisional meetings?**

When more than one division meets together, one division must be responsible for organising the payment of all invoices and claiming reimbursement for the meeting expenses. Please ensure the names of all divisions involved are included in the comments section on Concur when claiming reimbursement.

### **Voluntary account**

Most divisions maintain a voluntary bank account to cover expenditure which cannot be met from the ordinary division expenses. The No 2 account (voluntary fund) should be used to deal with all other activities such as social functions and informal dinners that divisions may organise. Such activities should be financed locally. The accounts should be in the name of the division and not in the name of any individual or individuals. Income relating to the voluntary fund must not be included in the annual financial report.

Prior approval for expenditure on meals and light refreshments for general meetings is not necessary, but the total cost over the year of each must be included in the annual financial statement. If refreshment costs appear unduly heavy, these will need to be justified to the organisation committee, which is responsible for advising council about the allocation of division finances.

### **Sponsorship**

Sponsorship by or to the Association from outside bodies are governed by bye-law 82 (of the Memorandum and Articles and Bye-laws of the Association):

### ***'Sponsorship and the Association***

82. (1) Any proposal for sponsorship by the Association of any organisation or activity shall be considered on its merits by council in the light of any legal opinion obtained specifically in relation to the proposal in question;
- (2) In the case of BMA activities sponsored by outside organisations the nature of the sponsorship shall be in a manner that is consistent with the ethical policies of the Association and in the case of doubt shall be referred to the head office.

### **Locum cover**

Members who incur locum costs while they are on BMA business can reclaim the cost subject to a maximum limit of **£550.00 per day**. Reimbursement of locum costs may be claimed by all members (not just GP's) who have to pay for locum cover. All claims must be claimed via Concur and accompanied by an invoice from the Locum/Agency including their name, address, dates and daily/hourly rate charged otherwise claims will not be paid.

#### 1) ANNUAL REPORT

All active divisions are required to submit an [annual report](#) summarising details of their division activity in the previous year. **This includes all divisions already using Concur.**

### **Division regalia**

Please note that divisional regalia is no longer covered under any of the BMA insurance policies. If a division wishes to insure their regalia, they are advised to have the item(s) professionally valued and then to obtain insurance quotes to insure the item(s). The cost of the valuation and insurance premiums will not however be reimbursed by the BMA and the division will therefore need to meet the cost from voluntary or other "non-official" funds.

However, in cases where the following conditions are met the BMA will meet the cost of replacing lost or stolen regalia:

- a) the division has provided the BMA with a photograph of the regalia before it is lost;
- b) the division satisfies the BMA that it had a reasonable procedure in place before the loss for the safekeeping of the regalia; and
- c) the division can prove that it obtained at least two quotes for the replacement (based on the photograph of the lost piece of regalia)

Should you wish to register details of your regalia at BMA House, please send photographs of the item(s), with a scale indicating their size, together with a description if necessary, to Lee Sands ([lsands@bma.org.uk](mailto:lsands@bma.org.uk)) in the records and archives department, who will hold them for safe-keeping.

If you should need to replace a lost or stolen item in the future, please contact Amanda Ewin ([aewin@bma.org.uk](mailto:aewin@bma.org.uk) 020 7383 6104) in our finance team for advice.

**Additional information****Changes to the grants process**

As of 1 January 2020, BMA divisions were no longer funded by annual grants. All divisions are now required to process meeting expenses via Concur. This allows any member of the division's executive committee to be quickly reimbursed for expenses incurred within a few weeks rather than waiting for an annual grant payment. All expenses must be submitted within three months of the meeting date. In exceptional