

WORKSHOPS ON THE FUTURE OF CHEQUES

Consumers and businesses are using fewer cheques. The number of cheques has been falling steadily since 1990. Volumes fell 12% in the last year alone. However, there are still plenty of situations in which cheques are used extensively – not least by charities, clubs and societies.

Given the continuing decline in cheque use, there will be far fewer cheques used in five years time. The choice is between managing this trend or leaving developments to market forces. The Payments Council believes it is better to put a clear plan in place to introduce new methods of payment to help organisations and people who use cheques to prepare for the future. Leaving the decline to market forces risks a situation where cheques are not available but neither are the alternatives to replace them.

As a result, the Payments Council Board has set a target date of 31st October 2018 to close central cheque clearings in Great Britain and Northern Ireland. Our goal is to ensure that by 2018 there is no scenario where individuals or organisations still need to use a cheque. In 2016, a final decision will be taken as to whether we will achieve that 2018 goal. If we are not satisfied that alternatives are in place, and are being used, we will not close central cheque clearings in 2018.

The workshops

Our challenge now is to understand, in more detail, the needs of those who rely on cheques. Since we began this work, charity and voluntary organisations have been a top priority. To help us make sure we fully understand the issues for this sector, I would like to invite you to attend a special workshop. We want to hear direct from the people who know why your charity, club or society uses cheques and why you don't use other payment methods. These sessions are being arranged to understand how we can help the charitable sector administer the payments they need. Whilst you will all have concerns about how different groups within society could be impacted by moving away from cheques, this initial round of workshops is concentrating on charities themselves and how they operate as a business. **The details of how to participate are set out below.**

Whilst workshop places are limited, please be reassured that we will share the findings of our work with all of you and would welcome you to tell us if we have missed a key issue. We have set up a special liaison group with bodies that represent the third sector, including the Institute of Fundraising, the Small Charities Coalition, the National Council for Voluntary Organisations, the Central Council of Physical Recreation, the Churches Legislation Advisory Service, Charity Finance Directors Group and the Association for Charitable Foundations. The Office for Civil Society and the Charity Commission are also involved. This group is actively shaping our decisions and will work with us throughout the course of the programme.

I look forward to meeting you,



PAUL SMEE



For more information on the Payment's Council's work on cheques, go to our website:
www.paymentscouncil.org.uk

About the workshops

We have commissioned an independent market research agency, Optimisa Research, to convene and run these workshops on behalf of the Payments Council.

What will the workshops discuss?

Each workshop will cover the same topics and issues, including;

- **Your use of cheques** - how your charity or voluntary organisation uses cheques for the payments you make and receive
- **Potential alternatives to cheques** - what alternatives to cheques you may already have available and the features you need in alternatives to cheques
- **Your organisation's needs** – what you would need to change the payment methods your organisation uses. Please note, we are conducting separate work on how we can best meet the needs of different groups (who you may represent or work with) such as older people, disabled people, SMEs and the public sector

Who should attend?

Up to 40 representatives can attend each workshop, and so we can only accept one person from each organisation.

Please consider who will be best placed to represent your organisation. For example, the finance director, treasurer or chief financial officer might be best placed to attend. The person who attends must know what your organisation uses cheques for and what your organisations receives cheques for and why this is the case.

Places are limited so please respond promptly if you are interested in attending.

We will make sure there is a range of organisations present at each workshop, ensuring a broad discussion of current challenges and future payment planning.

Reasonable public transport costs, second class tickets and advance ticket purchase where possible, will be reimbursed by the Payments Council on submission of a form which will be made available on the day. Proof of purchase will be required and payment will be made by direct credit.

What if I can't attend?

For those who can't attend, there will be other opportunities to take part in this consultation and a report on the findings of the workshops will be made available to everyone who contacts us in due course

The dates and locations for the workshops are given below. When responding, please choose the workshop most convenient for you, or your chosen representative, to attend:

Date	Location	Time
<i>July workshops</i>		
14 th July, 2010	Chester	18:00- 21:30
15 th July, 2010	Cardiff	18:00- 21:30
<i>September workshops</i>		
8 th September, 2010	London*	13.30-17.00
14 th September, 2010	London	18:00- 21:30
15 th September, 2010	Birmingham	18:00- 21:30
21 st September, 2010	Belfast	18:00- 21:30
22 nd September, 2010	Edinburgh	18:00- 21:30

**This workshop will have a special focus on the requirements of larger charities and voluntary organisations that operate at a national level.*



Venues for each of the locations are to be confirmed but all will be central and close to public transport links. Each session will each last for 3 hours. Registration will begin at **18:00** for a prompt **18:30** start to the discussions (***except in London on 8th September, when registration will begin at 13.30 for a prompt 14.00 start***).

The majority of workshops have been scheduled for the early evening so that people who volunteer for charities, clubs and societies in their spare time are able to attend.

If you would like to register your interest in attending one these sessions, please follow the link below to complete your details.

<http://survey.optimisaresearch.com/scripts/dubinterviewer.dll/Frames?Quest=14508>

Alternatively, complete the enclosed form and return to **Optimisa Research, 176 Blackfriars Road, London, SE1 8ER.**

Thank you for taking the time to complete this registration form.

Form to Register Interest in Attending an Event

1. Tick the event you would like to attend (*please tick one only*):

Date	Location	Time	Tick
14 th July, 2010	Chester	18:00- 21:30	<input type="checkbox"/>
15 th July, 2010	Cardiff	18:00- 21:30	<input type="checkbox"/>
8 th September, 2010	London*	13.30-17.00	<input type="checkbox"/>
14 th September, 2010	London	18:00- 21:30	<input type="checkbox"/>
15 th September, 2010	Birmingham	18:00- 21:30	<input type="checkbox"/>
21 st September, 2010	Belfast	18:00- 21:30	<input type="checkbox"/>
22 nd September, 2010	Edinburgh	18:00- 21:30	<input type="checkbox"/>

**This workshop will have a special focus on the requirements of larger charities and voluntary organisations that operate at a national level.*

2. Please fill in your details below

Name:

Name of organisation:

Job Title:

Main Role:

Address 1:

Address 2:

Town:

County:

Postcode:

Telephone

Email:

3. Does your organisation operate at a local or national level?

	Tick
Local level	<input type="checkbox"/>
National level	<input type="checkbox"/>

4. Which of the following best describes the sector your organisation operates in?

	Tick
Animal	<input type="checkbox"/>
Arts / Culture	<input type="checkbox"/>
Charity and volunteering support	<input type="checkbox"/>
Children / Youth	<input type="checkbox"/>
Community Development	<input type="checkbox"/>
Crime	<input type="checkbox"/>
Disability	<input type="checkbox"/>
Environment / Conservation	<input type="checkbox"/>
Education	<input type="checkbox"/>
Faith-based	<input type="checkbox"/>
Funding	<input type="checkbox"/>
Health and Medical	<input type="checkbox"/>
Housing and Homelessness	<input type="checkbox"/>
International Development	<input type="checkbox"/>
Poverty Relief	<input type="checkbox"/>
Public Services	<input type="checkbox"/>
Social Care and Welfare	<input type="checkbox"/>
Social Justice	<input type="checkbox"/>
Sport / physical recreation	<input type="checkbox"/>
Other recreation	<input type="checkbox"/>
Other	<input type="checkbox"/>

5. On average, what is the annual income of your organisation? *(for local level organisations that are part of a national organisation, please provide the annual income at a local level)*

	Tick
Less than £10,000	<input type="checkbox"/>
£10,000 - £100,000	<input type="checkbox"/>
£100,000 - £250,000	<input type="checkbox"/>
£250,000 - £1m	<input type="checkbox"/>
£1m - £10m	<input type="checkbox"/>
£10m - £25m	<input type="checkbox"/>
£25m +	<input type="checkbox"/>
Don't know	<input type="checkbox"/>

I consent for my details and responses on this form to be shared with the Payments Council? **Tick box**

Yes No

Other than these workshops, do you consent to the Payments Council or Optimisa Research contacting you regarding further events or information about the cheques programme? **Tick box**

Yes No

Signature:.....

Please return this form to:
Optimisa Research, 176 Blackfriars Road, London, SE1 8ER