

Caseload

Marian Stringer writes

Fieldworkers are very vulnerable – should they have an accident or fall ill they can be quickly in financial trouble, particularly if they are the main breadwinners.



One such interviewer contacted the MRBA. She was divorced and lived alone with her two children. Whilst interviewing she tripped and fell, breaking a bone in a limb. This meant she was in a splint for eight weeks.

Naturally all booked fieldwork had to be cancelled as she was unable to drive. The first few weeks passed and with pay coming in for work already completed, there was no immediate problem.

After five weeks, however, she was receiving little money but the bills kept arriving. It was at this point that the interviewer contacted the MRBA. The Association was able to provide her with an interest-free loan, sufficient to cover all her immediate utility bills including her mortgage repayments.

Repayment of this loan was deferred until the outcome of an insurance claim for damages was known. Eventually the interviewer did receive a payment for damages from the insurance company in respect of the accident and was delighted to repay the MRBA in full. Had she not received this payment the MRBA had agreed that the loan would be converted into a grant and no return of the money would have been expected. This promise gave her the peace of mind that she required during this difficult period.

donated £171 – the difference between what people pay for the Day and the cost.

Small or large donations to the MRBA are very welcome. Why not organise a fund-raising event in your company?

Card Aid Business Initiative For a number of years the MRBA has raised money through the Card Aid Business Initiative, which enables companies to nominate a specific charity to benefit from the expenditure on their annual corporate Christmas Cards. The Association receives one third of the purchase price as a donation. Companies which have not yet ordered their cards can help the MRBA by getting in touch with Card Aid for more details and samples of their range. (tel: 020 7794 9835; fax: 020 7431 3739).

Trustees of the MRBA

Bryan A Bates · John Downham · Michael Brown

Management Committee

Michael Brown (President) · Ian Brace · Peter Bartram

Stephen Ellis · Kit Molloy (co-opted)

John Samuels · Marian Stringer

Secretary-Treasurer

Gill Wareing

Regional Welfare Managers

Delphine Anderson · Jennifer Bowen · Kathleen Hamilton · Doreen Harwood · Pam Moy

Marian Stringer (Cases Co-ordinator)

All applications for assistance should be addressed, in the first instance, to Mrs Gill Wareing, 6 Walkfield Drive, Epsom Downs, Surrey KT18 5UF Tel: 01737 379261

Market Research Benevolent Association

Registered office 15 Northburgh Street, London EC1V 0JR

Helping Hand

MRBA Newsletter

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Charity Commission concerns

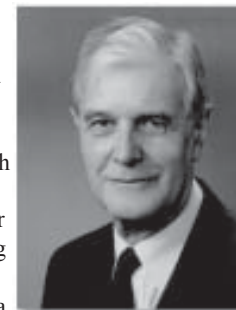
Michael Brown writes

For thousands of charities, from the very largest such as Oxfam or the WWF to the very smallest trust concerned with the administration of a single, modest bequest, The Charity Commission is responsible for overseeing compliance with the requirements of the Charities Act 1993. Naturally, The Market Research Benevolent Association also falls within the Commission's ambit.

Since the setting-up of the Association more than 25 years ago, we have had but peripheral contact with the Commission; we submit a simple, annual return and have, from time to time, sought approval for some change or other to our Rules. However, it so happened that, on a sampling basis, our accounts for 2001/2 were monitored in detail. Subsequent comments from the Commission and quite extensive discussion with them ensued.

Some of the points at issue were of a minor and technical nature – for example, whether our accounts were intended or needed to be on an accruals basis, rather than merely reflecting payments and receipts. Nonetheless, Governors and Members will note some considerable change from previous years in the format of the 2002/3 accounts. This is principally because we have moved from a formal 'Audit' basis (as is permissible, in view of our size) to a simpler form of certification by an Independent Examiner, whose main concern is the conformity of the accounts the Trustees present with the records on which they are based. However, readers of the accounts will also note a greater formality in distinguishing between funds which

are available for general application, within our Rules, and those restricted to or designated for a specific purpose, such as our own Convalescent Fund or where we are handling monies from another charity in relation to a specific, qualifying case.



Probably the most significant point raised by the Commission, however, was their query whether we had, or were formulating, a reserves' policy, since it is self-evident from the accounts that we hold not insignificant funds, in relation to our size, and it is a requirement of the Act that all monies raised by any charity should be applied to its stated and agreed ends within a reasonable time.

With the aid of my fellow Trustees and the Management Committee, I have now formulated a statement of policy, which is incorporated in the 2002/3 Report. Essentially, it states that we do not judge it practicable to fund our current level of grants solely from subscription and fund-raising income and therefore look to interest and dividends for a considerable proportion. This in turn entails maintaining a portfolio of investments, which must be classified, under charities' accounting rules, as 'reserves'. We are hopeful that this will prove acceptable to the Commission, but further comments are always possible.

Where do it come from? Where do it go?

More mature readers may possibly remember the 1931 film version of *The Ghost Train*, starring Jack Hulbert and Cicely Courtneidge, not to be confused with the 1941 remake which provided a vehicle for Arthur Askey and Richard Murdoch. In the original, 1920s play's victorious run of 600 performances at the St Martin's Lane theatre, a group of passengers bound for Truro but stranded at isolated Fat Vale station witness terrifying effects, created lovingly off-stage in pre-electronic days with a thunder sheet, a cylinder of compressed air, a garden roller and baulks of timber, after hearing the stationmaster's chilling query (in the broadest of West Country accents, of course) "Where do it come from? Where do it go?" But here we are concerned with the source and destination, not of the Great Western Railway's rolling stock, but of money.

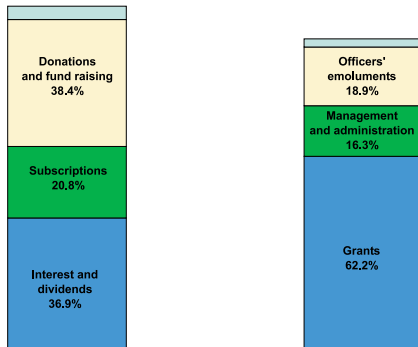


should be self-liquidating) and monies earmarked for specific purposes, including those of the Convalescent Fund. The two small, unlabelled bars represent, on the income side, reclaimed tax (3.9%) and, under expenditure, accountancy fees (2.6%).

Three principal comments may be made.

Subscriptions represent barely more than a fifth of income; the sterling figure has hardly changed in recent years. The mailing list is only just over 120 – mainly Life Governors, Governors and Members, with a handful of corporate subscribers – and this may well seem a small number, in comparison with the count of senior members of the industry. A plan to solicit more company support has been on the back burner for a time, there being some feeling that appealing for subscriptions is not appropriate until requests for the Association's help are more numerous.

GENERAL PURPOSES INCOME £37,774 GENERAL PURPOSES EXPENDITURE £34,190



Investment income and the yield from gifts and fundraising efforts were of comparable importance. This is of significance in relation to the MRBA's policy on reserves (*see p1*).

On the expenditure side, grants represented just under two-thirds of total outgoings. However, we consider that it would be unreasonable to regard as excessive the proportion represented by the honoraria paid to the Secretary/Treasurer, the Cases Manager and to our

Regional Welfare Managers, together with central expenses and those associated with casework in the field. Expenditure under these headings would rise far less than proportionally, were the caseload (and thus the expenditure on grants) considerably larger than at present.

Any comments on the Association's financial management are welcome at all times, whether *via* the Annual General Meeting or otherwise.

Planning for the future

An invitation to members

In order to ensure that the MRBA fully meets its objectives and obligations, the Management Committee has begun to debate some key planning issues for the future:

- are there really more people in the industry who are 'necessitous' candidates for MRBA assistance than the number we know of, who actually come forward? If so, is it because they are unaware of the MRBA, unsure of what it can do, or reluctant to declare themselves?
- should the MRBA set up an annual budget and programme for enhanced marketing and promotional activity? Would any increase in the resources devoted to raising awareness of the Association be justified by the resultant increase in the number of cases coming forward?
- have there been any changes in the market research industry (or in the world at large) which mean that the MRBA should provide additional or different forms of assistance? Should other forms of help be given besides financial grants and loans?

Members are warmly invited to contribute their views on these matters, not least because they affect the Association's use of its resources, the forms of help it should be prepared to offer, and the purposes to which Members' donated funds are applied.

If you wish to offer your views on these (or any other) issues, please contact Gill Wareing.

The Research Network

As the Research Network approaches its first anniversary, its success has become increasingly evident. With very little systematic effort, the Network now has as many as 160 members who value the contact and communication which the Network aims to provide.

A highly enjoyable lunch was held at the Reform Club in April. Joyce Fuller, an ex-BMRB interviewer, is hosting the next lunch at the Carlton Club on Thursday 16 October. A consortium of ex-BMRB staff has generously donated

funds so that the cost can be kept to £15 a head.

In addition to its social benefits, it is hoped that the Research Network will act as a conduit for people who need financial, social or any other support. Without being intrusive, members of the Network will be alert to such needs, so that appropriate cases can be referred to the MRBA.

If you want to know more, or to join, contact the Hon. Secretary/Treasurer, Gill Wareing on 01737 379261 or e-mail: gwareing@lineone.net

The MRBA continually benefits from the generosity of a large number of people and companies. We have to thank, in particular, NOP World for hosting Management Committee meetings, TNS for setting the newsletter and ACNielsen for sponsoring this issue. *Helping Hand* is printed by BMRB International.

The next issue of *Helping Hand* will be published in Spring 2004. Contributions are welcome and should be sent to the Editor Phyllis Vangelder, 17 Kenelm Close, Harrow HA1 3TE. Tel: 020 8904 2019; fax: 020 8908 6680; email: p.vangelder@virgin.net