

WDBKA membership – where does my money go?

Introduction

Recently, the BBKA have increased their membership fee and this has led to members asking reasonable questions about the money paid to Whitehaven BKA and how does it get divided up. This note tries to explain that and also how the payment process works now that it is on-line.

There are two sections in this note – where does a membership fee go to, and how does this work to get your insurance certificate get issued.

1. Where the membership fee goes?

Full members

The membership fee is currently £35 and this includes insurance for up to and including 3 colonies.

This is split as follows:

1. WDBKA retain £7. From this, we run the apiary, the garden and in normal times we run teaching and training sessions in a village hall somewhere.
2. Cumbria BKAA retain £3. This gives us access to county events, access to equipment for loan, the annual honey convention and input to control over the BBKA.
3. Cumbria BKAA retain an additional £2 for the Yellow legged hornet fighting fund
4. BBKA retain £21. From this, the main benefit for members is the monthly BBKA magazine and your indemnity insurance if your bees sting anyone and own up to it. BBKA also represent beekeeping and beekeepers and so have links to the Government and its various departments, and to the world of research into improving bees and beekeeping.
5. BBKA have a subsidiary company called Bee Diseases Insurance, and it is BDI who issue the membership receipt, though a computerised system. BDI does what its title suggests and they provide the bee insurance against loss as a result of disease. This is on a sliding scale depending on the number of hives that a member has. The minimum payment, for 1, 2 or 3 colonies is £2.
6. £7 + £3 + £2 + £21 + £2 comes to your £35 membership.

Friends of the apiary

If you join as a Friend of the Apiary, the fee is £5, and this is retained in full by WDBKA. A Friend thus does not get the BBKA magazine or any insurance services.

2. How does this work?

Full Members

On receipt of your fee the membership secretary uses the BBKA on-line system to register the payment and to issue the BDI certificate. As mentioned, this is both your certificate of insurance and your receipt of payment as a full member.

For membership applications sent in on paper and with a cheque, this works well. The membership secretary aims to register your payment with BBKA on the same day it is received.

We appreciate that we are now in the 21st century and some members no longer have cheque book accounts. For membership applications paid by electronic transfer of money, life is a bit more complicated. Making an electronic transfer only moves money from your bank account to WDBKA's bank account. Because we're not as slick as Amazon, this doesn't automatically inform either the membership secretary or the treasurer that the payment has been made and it doesn't automatically register the payment with BBKA and BDI. This is still done by the membership secretary. This is why we ask that members paying by BACS transfer do let the membership secretary and the treasurer know that they have made the payment.

Friends of the Apiary

The subscription money is just paid into the WDBKA bank account. The on-line system does now issue a receipt and in any case the membership secretary will also send an e-mail of thanks. If the payment has come in through BACS without a form, it may take us a while to realise this.

Membership secretary and the treasurer

The membership secretary does the actions described above when the member's payment has been received. Your payment is then passed on to the treasurer, who will put it in the bank. Twice a year, the treasurer will transfer the appropriate payments to CBKA and to BBKA – this is the capitation fee.