



Expenses Policy

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Definitions

“BMC”	means the British Mountaineering Council (company number 02874177);
“BMC Asset Register”	means a list of BMC assets;
“BMC Athlete”	means an athlete who is part of a BMC Team/BMC Squad/ GB Climbing Team/ GB Climbing Squad;
“BMC CEO”	means the Chief Executive Officer of BMC;
“BMC Finance Team”	means the group of individuals responsible for the running of BMC’s day to day finance;
“BMC Office”	means BMC’s registered office address;
“BMC Staff”	means staff who are employed by, or acting as a consultant, to BMC;
“BMC Vehicle”	means a vehicle hired, leased, or owned by BMC;
“BMC Volunteer”	means any volunteers who work for BMC without pay;
“Driver”	means any BMC Staff, BMC Athlete, or BMC Volunteer who is driving any BMC Vehicle or personal vehicle during the period the Policy is in effect;
“Expense”	means the cost incurred in or required for something by BMC Staff while carrying out duties relating to their employment under BMC or BMC Volunteers while carrying out duties relating to their volunteering for BMC;
“Financial Delegations”	means the document which sets out the power that BMC Staff have to make decisions on spending and other finance issues
“Head Coach”	means the person responsible for the coaching delivery within a BMC/ GB Climbing programme;
“Line Manager”	means the person with managerial responsibility over any individual subject to the Policy;
“Personal Vehicle”	means a vehicle owned by BMC Staff, BMC Athletes, or BMC Volunteers;
“SLT”	means the Senior Leadership Team of BMC;
“Third Party”	means any individual or organisation and includes actual and potential clients, suppliers, distributors, business contacts, agents, advisors, and government and public bodies, including their advisors, representatives and officials, politicians and political parties;
“Traveller”	means the BMC Staff member, BMC Athlete, or BMC Volunteer who is travelling.

Expenses Policy

1. Introduction

- 1.1. This document contains the BMC's Expenses Policy (the "Policy").
- 1.2. The Policy outlines the rules and guidelines relating to Expenses incurred by BMC Staff and BMC Volunteers. The rules and guidelines should be applied in all cases and any breach of the Policy may result in Expenses not being reimbursed.
- 1.3. The principles of this Policy are that all BMC Staff, BMC Volunteers and BMC Athletes act with common sense considering both the costs to the organisation and sustainability when making decisions.
- 1.4. All Expenses must be claimed **within 3 months** of incurring the Expense on the required claim system in use by the BMC Finance Team. For any Expenses claimed after this time, reimbursement cannot be guaranteed.
- 1.5. All Expenses must be accompanied by an itemised receipt (or VAT receipt where appropriate). Failure to provide these will result in the claim being refused.

Aims

- 1.6. To establish the rules on reimbursement of reasonable Expenses incurred in the course of BMC business.

Scope

- 1.7. The Policy is to be followed by all BMC Staff, BMC Athletes, BMC Volunteers, and anyone working on behalf of BMC.
- 1.8. Failure to comply with the Policy will lead to disciplinary action in line with the BMC Disciplinary Procedure. If your conduct is unlawful or illegal you may be personally or criminally liable with respect to civil and/or criminal proceedings, claims, or actions.
- 1.9. The Policy is designed to be read in conjunction with any other relevant policies, including S25 Use of personal cars and hire cars and S21 Telephone Policy.

2. Sustainability

- 2.1. BMC recognises that the travel associated with our activities has a direct impact on the environment, particularly through vehicle emissions, fuel consumption, and our impact on local congestion. Inefficient business travel also results in significant and unnecessary costs to our organisation.
- 2.2. BMC is committed to reducing the overall amount of business travel by BMC Staff and Volunteers where practicable. Where BMC staff and Volunteers are required to travel for business reasons the company encourages the use of sustainable forms of transport, and should follow any BMC Policy in regards to sustainable travel as amended from time to time.
- 2.3. Prior to booking travel, the Traveller should consider the following questions:
 - 2.3.1. Is travel necessary, or would a telephone or online conference suffice?
 - 2.3.2. Can travel time be flexible, e.g. to avoid peak times, or to take advantage of cheaper, restricted tickets?
 - 2.3.3. What is the most cost-effective means of travel and route, bearing in mind our responsibility to reduce our carbon footprint?
 - 2.3.4. Can this travel be combined with other items to save multiple trips?
- 2.4. Where business travel is necessary, the form of travel is chosen, it should demonstrably be the most cost-effective form transport available for the Travellers' requirements (e.g. three travellers sharing a lift as opposed to three train tickets). As a rule, whenever possible, travel must be booked with as much notice as possible to obtain the lowest cost. Consideration should also be given to the practicality of the public transport routes and the time to travel in determining your choice of transport.

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3. Accommodation

- 3.1. For BMC Staff and Volunteers to be able to effectively carry out their duties, overnight accommodation may be required at locations worldwide.
- 3.2. Please request your hotel bookings via your Line Manager in the BMC Office. In cases where this is not possible, the limits below apply:
 - 3.2.1. Accommodation in a hotel, if overnight accommodation is required (excluding meals):
 - 3.2.1.1. Outside of central city postcodes – up to £90 per person per night.
 - 3.2.1.2. Within central city postcodes – up to £150 per person per night.
- 3.3. Any costs over these limits will need to be pre-authorized by your Line Manager. Any unauthorised accommodation spending for BMC Staff, BMC Volunteers or BMC Athletes will not be reimbursed.
- 3.4. Any mini bar charges cannot be claimed.
- 3.5. Laundry charges cannot be claimed unless approved prior by your Line Manager.
- 3.6. BMC Staff and Volunteers must leave their accommodation in an acceptable state to avoid additional charges, which BMC will not cover.

4. Travel

- 4.1. As stated in Clause 2.4, the most cost-effective method of travel, with consideration to sustainability and any BMC Policy in regards to sustainable travel as amended from time to time, is to be used at all times. This will require booking well in advance and using the appropriate travel agencies and search engines to find the best and most sustainable travel deals.

Travel to the Workplace

- 4.2. You may claim Expenses incurred in travelling from your normal workplace to external meetings during the working day, but not for travel to and from your home to your normal workplace. If working away from your usual place of work, expenses paid will be the value of the journey from your normal workplace to where you are required to work by the organisation.

Visas

- 4.3. For BMC Staff, and BMC Volunteers, cost of visas for overseas BMC trips can be claimed. Applying for visas well in advance will reduce the urgency, and hence cost.

Air Travel

- 4.4. All air travel needs to be approved by your Line Manager in advance.
- 4.5. Where possible, this should be booked via the BMC Office well in advance.
- 4.6. If booking via the BMC Office is not possible, the most cost-effective options should be sought and baggage allowances considered, e.g. hand luggage or the pre-booking of hold baggage.
- 4.7. The lowest class of travel should be used at all times.
- 4.8. Other methods of travel should be considered as an alternative travel method both for sustainability considerations and if air travel is costly.

Car/Van Travel

Car/Van Travel Using a Personal Vehicle

- 4.9. **Disclaimer-** All penalties arising from the improper use of a vehicle on BMC business, such as traffic and parking infringements are the sole responsibility of the Traveller and will not be placed upon BMC. BMC will not accept liability for damage to, or loss of, a Personal Vehicle used for BMC business nor the forfeiture of any 'no claims bonus'. For more details please see 'S25 Use of Personal Cars and Hire cars'
- 4.10. Unless otherwise previously agreed by BMC, all personal mileage claims will be paid at the HMRC current mileage rates which can be found on the HMRC website here:

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<https://www.gov.uk/government/publications/rates-and-allowances-travel-mileage-and-fuel-allowances/travel-mileage-and-fuel-rates-and-allowances>.

They are also stated in **Appendix 1**, and HMRC will update them from time to time.

- 4.11. Receipts cannot be used to claim fuel when using a Personal Vehicle.
- 4.12. Cost of parking and tolls incurred for BMC business, when supported by receipts, can be claimed.
- 4.13. **Insurance** – It is a condition of Drivers using their Personal Vehicle on BMC business that the Driver holds insurance in respect of the Personal Vehicle as required by law, including Compulsory Third-Party insurance. This is the sole responsibility of the Driver, and not BMC. Insurance should cover drivers to be able to drive to multiple places of work if their role requires.
- 4.14. **Disabled drivers** - Employees who cannot use public transport because of health conditions or disability, and have to travel by car in all circumstances, may be reimbursed at the standard rate of mileage allowance (assuming that the normal insurance conditions are met).

Car/Van Travel Using a Hire car

- 4.15. **Disclaimer**- All penalties arising from the improper use of a vehicle on BMC business, such as traffic and parking infringements are the sole responsibility of the Traveller and will not be placed upon BMC. For more details please see 'S25 Use of Personal Cars and Hire cars'
- 4.16. Hire cars should be used if more economical than private car use or public transport (i.e. if you are travelling more than 150 miles per day). The BMC has a business account for Car Hire.

Car/Van Travel Using a BMC Vehicle

- 4.17. If a Driver is supplied with a BMC Vehicle then they are responsible for keeping it in good driving condition and informing the BMC Office of any additional Driver details. If applicable, Drivers are also responsible for submitting any additional documentation required by the BMC Office e.g. vehicle hand-over forms between Drivers. If there are damages resulting in a BMC insurance claim, the Driver of the BMC Vehicle will be liable for any excess payments required if the damage has been caused by the Driver's negligence. Allowable expenditure for a BMC Vehicle is as follows:
 - 4.17.1. Fuel - when within budget and when for the purpose of BMC duties. Under no circumstances should fuel Expenses be claimed for private use. Any claims made outside of the BMC Staff member's or BMC Volunteers programme/schedule will not be reimbursed unless prior approval is obtained from your Line Manager.
 - 4.17.2. Oil - when necessary and of an economical brand.
 - 4.17.3. Screen wash - when necessary and of an economical brand; bulk buy is recommended.
 - 4.17.4. Tyres and snow chains - BMC Vehicles must comply with the local laws regarding the use of winter tyres and snow chains. Where possible, BMC Vehicles will be provided with winter tyres, where this is not possible, they must be purchased and fitted. Where snow chains are required, the most economical option should be sought, e.g. rental vs purchase.
 - 4.17.5. Repairs - All repairs should first be approved, with the estimated parts and labour cost proposed to the Line Manager to gain the relevant approval.
 - 4.17.6. Road fines - Drivers are liable for all parking, speeding, and other traffic fines (including associated administrative costs). Speeding/traffic fines will be forwarded to the Driver responsible for the BMC Vehicle when not paid on site. Should the Driver responsible for the BMC Vehicle not have been driving when the incident took place, it is his/her responsibility to retrieve the money from whoever was. The amount will be docked from the Expense claims if it is not paid.

Rail Travel

- 4.18. Staff and Volunteers are to obtain the cheapest rail tickets where possible and will be reimbursed via the expense claim system.

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Travel by Taxi

- 4.19. Reimbursement of travel by taxi will only be considered in circumstances where it can be justified reasonably, on grounds other than mere personal convenience. Such grounds include:
- 4.19.1. Economy - It forms the cheapest overall mode of travel, such as when a group is involved.
 - 4.19.2. Practicality - Where lack of routes, carriage of baggage, heavy equipment etc., make public transport impractical, and where public transport is not available.
 - 4.19.3. Urgency - Where time is a factor, and which on a reasonable analysis it demonstrably outweighs other considerations.
 - 4.19.4. Safety - For example, late night solo travel.
- 4.20. Additional to the circumstances given above, and for safety reasons only, BMC allows the costs of a taxi fare between home and normal place of work as a tax-free Expense only where the following conditions are all satisfied:
- 4.20.1. Work commitments require travel to be later than usual and after 9pm;
 - 4.20.2. There must be no reasonable, safe alternative available; and
 - 4.20.3. This should not be a regular (e.g. weekly) requirement.
- 4.21. Receipts for taxi costs must be included with claims. These may include, where appropriate, a proportionate tip. Unreasonable costs of taxi journeys will not be reimbursed. Long taxi journeys need to be authorised in advance by your Line Manager.

5. Meals/ subsistence

- 5.1. BMC Staff and Volunteers are entitled to the cost of meals where they are necessary away from their permanent home or workplace for BMC business purposes and meals are not provided by the event host, sponsor, or included in their accommodation rate.
- 5.2. BMC Staff and Volunteers are eligible for reimbursement of meals up to £35 per day (guidance of £7.50 breakfast, £10 lunch and £17.50 evening meal), if either of the following conditions apply:
 - 5.2.1. If your work causes you to stay away from your permanent home or normal place of work overnight; or
 - 5.2.2. If your work causes you to stay away from your permanent home or normal place of work for more than 12 hours.
- 5.3. This amount should cover breakfast, lunch, and dinner, as well as any reasonable charges for refreshments (including any drinks, tips etc.), unless meals and refreshments are otherwise provided. All expenses need to be accompanied by a receipt, for the avoidance of doubt the amount is not a daily allowance.
- 5.4. In some cultures, it is customary to leave a tip. Ensure that you write the tip amount and grand total of the Expense on the receipt.
- 5.5. Alcoholic beverages are not a BMC Expense and claims which include alcohol will not be authorised/reimbursed.
- 5.6. No food or drink costs for BMC Athletes are to be paid unless they have been pre-authorised. Any unauthorised spending for BMC Staff, Volunteers or Athletes will not be reimbursed.

6. Mobile Phones

- 6.1. Please consider the most cost-efficient methods of communication at all times (i.e. WiFi calling, WhatsApp etc.), regardless of whether you have a BMC phone or your personal phone.
- 6.2. Each BMC Staff member without a BMC phone is responsible for organising and paying for his/her own monthly mobile phone contract and handset costs. It is expected that staff will seek out the most cost-effective phone tariff.
- 6.3. BMC will cover business calls and data as well as relevant global bolt-ons to ensure phone use is as cost effective as possible.

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6.3.1. Additional business call costs based on an itemised bill may be authorised on a case by case basis at the discretion of the BMC Finance Team with approval from the BMC CEO.

6.4. Copies of mobile phone bills must be provided in all instances.

6.5. In the event that the BMC Staff's personal phone is damaged/lost/stolen, it is the responsibility of the BMC Staff member to have adequate insurance in place to replace the handset.

6.6. If your duties include driving, then it is also a requirement of the BMC Staff member to obtain and use a 'hands free' kit and comply with all relevant UK national and international driving laws relating to the use of mobile telephones.

6.7. For more information on mobile phone use see 'S21 Telephone Policy

7. Equipment

7.1. Any equipment outside of pre-approved budget, must be authorised by the Line Manager, and then in line with the Financial Delegations.

7.2. Any electrical equipment e.g. laptops needs to be approved by the Line Manager and a business case put to the IT & Database Manager. Subject to the business case being approved the expense will be approved as per the Financial Delegations.

7.3. This equipment is the property of BMC and will be added to the BMC Asset Register (a serial number and extra details may be required).

7.4. Upon the BMC Staff member leaving BMC, their equipment must be returned to BMC.

8. Entertainment

8.1. Business related entertaining of sponsors or partners must have prior approval from the BMC CEO. For the correct procedure to take place, the most senior BMC Staff member attending the event must pick up the bill and claim back through their Expenses.

8.2. Celebratory team events must be pre-authorised by the BMC CEO, supported by receipts and Expense claims signed as per the Financial Delegations.

8.3. Personal entertainment and leisure activities e.g. hotel movies, cannot be claimed.

9. Non-Claimable Expenses

9.1. Any Expenses not complying with the general policy cannot be claimed. These exclusions include but are not limited to:

9.1.1. laundry or dry cleaning of clothes;

9.1.2. hairdressing, health club, etc. if at additional cost to the room tariff;

9.1.3. social/health club membership fees;

9.1.4. babysitting/crèche expenses;

9.1.5. large office and operational supplies (should be purchased via the BMC Office);

9.1.6. meals/refreshments at BMC Staff or Volunteer's home base;

9.1.7. toiletries/cosmetics/clothing/personal medicines;

9.1.8. Expenses relating to family pets;

9.1.9. replacement of lost/stolen/damaged personal possessions.

9.2. If any of these items are submitted as an Expense, they will not be reimbursed. If they have been spent on a preloaded currency card, then they will be charged back to the BMC Staff member.

10. Breaches of Expenses Policy

10.1. BMC expects you to conduct Expense-related matters with transparency. In all circumstances where questions of eligibility arise, it is for you to demonstrate your entitlement to claim Expenses.

10.2. Notwithstanding the above, and where doubt arises as to eligibility, BMC has a duty and reserves the right to:

10.2.1. not accept Expenses that are submitted outside of the timeframe of this policy

10.2.2. withhold such sums it considers may be liable by way of income tax;

10.2.3. decline to pay all or part of any Expense claim; and/or

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- 10.2.4. a right to recover any amounts paid out that are subsequently found to be in violation of the Policy.
 - 10.3. BMC reserves the right to decline to reimburse any Expenses it considers having been unreasonably incurred. In case of doubt, the final judgement as to what is reasonable, permissible, practical and/or economic shall rest with BMC. When necessary, matters shall be referred to the BMC CEO for determination.
 - 10.4. Where you are subsequently found to have claimed incorrectly then you will be required to refund such sums as are necessary, and/or, to pay any sums due by way of Income Tax or National Insurance. In serious cases where, upon investigation, it is believed that any incorrect claim(s) may constitute a fraud, BMC reserves the right to regard the matter as misconduct which may result in disciplinary action.
 - 10.5. BMC reserves the right at any time to amend the guidance given within the Policy and/or the procedures relating to the claiming of Expenses and to issue instructions to individuals or groups of BMC Staff and Volunteers concerning such matters.
 - 10.6. The Policy is non-contractual and is subject to review from time to time and may be updated or amended without notice to reflect changes in policy or tax regulations. You should ensure that in referring to the Policy you are doing so in the light of the latest version. In case of doubt, confirmation of the correct version can be obtained from the BMC Finance Team.
 - 10.7. It is your responsibility to ensure that the Policy is followed and adhered to and providing claims are submitted and approved promptly, Expenses will be reimbursed promptly.
 - 10.8. By approving the claim, the authoriser confirms that Expenses have been properly incurred and claimed using the correct descriptions in accordance with the Policy.
 - 10.9. The BMC Finance Team should be notified of any changes in bank details to ensure that payments can be made promptly and accurately.
 - 10.10. Failure to comply with the Policy will result in the application of the BMC Disciplinary Policy.

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File location	

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11. Appendix 1

HMRC Mileage rates as at 13 February 2022

These will be updated from time to time and the most up to date HMRC rates are what will be used to process mileage claims.

Approved mileage rates from tax year 2011 to 2012 to present date

From tax year 2011 to 2012 onwards	First 10,000 business miles in the tax year	Each business mile over 10,000 in the tax year
Cars and vans	45p	25p
Motor cycles	24p	24p
Bicycles	20p	20p
